Top 300 Thrift Institutions in United States

In Order of Deposits June 30, 1985, Compared with June 30, 1984 and Dec. 31, 1984

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Rank 6/30/85		Deposits June 30, 1985	Deposits June 30, 1984	Rank 6/30/84	Gain	Deposits 12/31/84	Rank 12/31/84	Gain	Net Worth 6/30/85	Net Worth to Assets (%)	Charter Type (a)	Insur. Type (b)
101	Beneficial Savings Bank, Philadelphia	1,556,061,000	1,510,263,700	91		1,535,636,000	99		37,471,000	2.28	1	1
102	Bloomington Federal Savings & Loan Assn., Ill.	1,548,932,921	1,160,429,850	133	+31	1,223,728,192	136	+34	36,886,681	2.13	3	2
103	Decatur Federal Savings & Loan Assn., Ga.	1,540,027,000	1,447,081,299	95		1,491,282,860	101		49,725,000	2.82	3	2
104	Pioneer Federal Savings & Loan Assn., Clearwater, Fla.	1,535,699,000	1,498,291,000	93		1,489,705,000	102		N.A.	N.A.	3	2
105	Apple Bank For Savings, New York	1,534,302,000	1,453,998,000	94		1,472,099,000	105		89,198,000	5.32	1	1
106	Lyons Savings & Loan Assn., Hinsdale, Ill.	1,531,876,114	1,253,474,000	114	+8	1,418,823,558	107	+1	21,676,980	1.34	3	2
107	Goldome Savings Bank, St. Petersburg, Fla.	1,525,730,368	.....	...		1,528,857,432	100		57,088,659	3.30	2	2
108	Lamar Savings Assn., Austin, Tex.	1,517,911,000	1,248,668,000	117	+9	1,410,635,000	108		34,020,000	2.10	4	2
109	San Jacinto Savings Assn., Houston	1,511,819,000	756,560,192	218	+109	1,126,815,605	155	+46	N.A.	N.A.	4	2
110	Benjamin Franklin Savings Assn., Houston	1,510,766,806	1,187,267,026	128	+18	1,475,841,000	103		38,452,905	2.20	4	2
111	Sunrise Savings & Loan Assn., West Palm Beach, Fla.	1,496,456,000	1,132,174,000	143	+32	1,381,362,000	111		N.A.	N.A.	4	2
112	Far West Federal Bank, Portland, Ore.	1,494,873,000	1,429,643,695	98		1,473,547,000	104		29,713,000	1.43	1	2
113	Midwest Federal Savings & Loan Assn., Minneapolis	1,486,098,121	1,410,968,670	100		1,453,260,933	106		110,596,106	4.57	3	2
114	Independent American Savings Assn. Irving, Tex.	1,467,058,000	.....	...		1,043,826,000	168	+54	39,551,000	2.55	4	2
115	San Francisco Federal Savings & Loan Assn.	1,454,040,229	1,182,678,717	129	+14	1,334,168,000	115		54,688,866	3.53	3	2
116	Far West Savings & Loan Assn., Newport Beach, Calif.	1,422,790,000	1,438,893,265	96		1,369,905,000	112		132,850,000	6.02	4	2
117	First Federal Savings of Arkansas, FA, Little Rock	1,388,437,000	1,271,016,000	112		1,404,079,000	109		61,041,000	3.53	3	2
118	Southwest Savings & Loan Assn., Phoenix, Ariz.	1,382,281,700	1,199,675,134	126	+8	1,295,523,000	123	+5	62,509,877	3.39	4	2
119	Bright Banc Savings Assn., Dallas	1,375,247,000	.....	...		.....	...		117,082,000	5.45	4	2
120	United First Fed. Savings & Loan Assn., Sarasota, Fla.	1,373,302,247	1,263,827,000	113		1,288,620,397	125	+5	70,447,984	4.47	4	2
121	Citizens Federal Savings & Loan Assn., Miami	1,369,144,435	1,354,846,217	104		1,315,025,197	120		105,343,473	5.42	4	2
122	Commercial Federal Savings & Loan Assn., Omaha, Neb.	1,361,274,678	1,296,992,371	108		1,312,940,000	121		78,540,728	3.11	4	2
123	Cardinal Federal Savings Bank, Cleveland	1,355,025,196	1,201,292,000	125	+2	1,280,606,530	127	+4	37,090,558	2.41	1	2
124	Eureka Federal Savings & Loan Assn., San Carlos, Calif.	1,352,879,000	1,151,795,735	134	+10	1,329,619,000	116		N.A.	N.A.	3	2
125	Chase Federal Savings & Loan Assn., Miami	1,348,604,964	1,369,144,007	103		1,335,395,000	114		N.A.	N.A.	3	2
126	Empire Savings Building & Loan Assn., Denver	1,342,850,278	1,166,396,029	132	+6	1,248,479,295	132	+6	79,817,577	3.98	4	2
127	Fortune Federal Savings & Loan Assn., Clearwater, Fla.	1,337,487,000	1,293,592,431	110		1,284,161,279	126		76,026,000	4.02	4	2
128	First Southern Fed. Savings & Loan Assn., Mobile, Ala.	1,335,497,842	1,065,454,904	151	+23	1,185,811,927	140	+12	57,849,000	3.46	4	2
129	Ohio Savings Assn., Cleveland	1,329,326,000	1,376,830,952	102		1,319,261,315	119		65,653,000	4.45	4	2
130	Firstsouth FA, Pine Bluff, Ark.	1,317,934,981	1,092,939,000	148	+18	1,206,834,187	137	+7	63,625,627	3.48	4	2
131	Baltimore Federal Financial, FSA	1,316,437,000	1,213,476,243	123		1,232,592,538	134	+3	49,390,000	2.92	3	2
132	Leader Federal Savings & Loan Assn., Memphis, Tenn.	1,313,160,016	1,251,582,551	115		1,289,589,815	124		58,237,130	3.54	3	2
133	First Federal Savings & Loan Assn., Minneapolis	1,312,394,546	1,296,937,163	109		1,326,033,283	117		68,897,625	4.34	3	2
134	Bell Savings & Loan Assn., San Mateo, Calif.	1,312,217,000	1,240,638,094	118		1,387,727,000	110		N.A.	N.A.	4	2
135	First Federal Savings & Loan Assn., Greenville, S.C.	1,304,342,192	1,195,336,912	127		1,309,478,000	122		49,900,508	3.05	4	2
136	Pima Savings & Loan Assn., Tucson, Ariz.	1,301,750,000	918,219,592	179	+43	1,110,334,633	159	+23	96,423,671	5.39	4	2
137	Pacific Savings Bank, Costa Mesa, Calif.	1,273,542,439	1,206,884,096	124		1,353,952,468	113		51,349,938	3.15	1	2
138	Sacramento Savings & Loan Assn., Calif.	1,272,108,394	989,814,901	161	+23	1,160,494,081	146	+8	62,397,301	4.04	4	2
139	Gill Savings Assn., Hondo, Tex.	1,269,881,889	934,997,243	172	+33	1,151,893,391	148	+9	42,519,692	2.91	4	2
140	Germantown Savings Bank, Bala Cynwyd, Pa.	1,268,994,744	1,222,470,000	121		1,244,135,888	133		33,669,173	2.41	1	1
141	Southern California Savings, FS&LA, Beverly Hills	1,265,912,000	1,224,961,000	120		1,260,689,000	130		N.A.	N.A.	4	2
142	Third Federal Savings & Loan Assn., Cleveland	1,262,202,490	1,104,070,766	145	+3	1,184,826,941	141		98,809,595	7.03	3	2
143	Horizon Financial, FA, Southampton, Pa.	1,250,908,000	1,216,666,000	122		1,230,917,000	135		34,422,000	2.02	3	2
144	Gem Savings Assn., Dayton, Ohio	1,249,806,557	1,300,000,000	107		1,273,000,000	128		28,615,821	1.90	3	2
145	Security Savings & Loan Assn., Milwaukee, Wis.	1,246,413,893	1,278,685,925	111		1,270,522,845	129		120,912,136	8.51	3	2
146	Dominion Federal Savings & Loan Assn., McLean, Va.	1,236,974,515	761,268,907	216	+70	1,027,284,560	170	+24	40,486,032	3.05	4	2
147	Minnesota Federal Savings & Loan Assn., St. Paul	1,230,259,000	1,132,973,900	141		1,190,005,115	139		55,506,000	4.20	3	2
148	Honolulu Federal Savings & Loan Assn., Hawaii	1,228,821,145	1,249,648,163	116		1,258,952,757	131		26,534,577	1.61	3	2
149	Sooner Federal Savings & Loan Assn., Tulsa, Okla.	1,221,747,000	1,177,564,000	131		1,320,000,000	118		77,649,000	5.23	4	2
150	Peoples Westchester Savings Bank, Tarrytown, N.Y.	1,219,182,000	1,132,397,019	142		1,178,300,756	143		28,204,000	2.16	1	1
151	Boston Five Cents Savings Bank FSB	1,217,990,000	1,063,070,699	152	+1	1,110,310,000	160	+9	121,590,000	7.79	2	1
152	Home Federal Savings & Loan Assn., Tucson, Ariz.	1,213,863,000	746,013,000	220	+68	1,140,958,097	151		70,893,000	3.47	4	2
153	Loyola Federal Savings & Loan Assn., Baltimore	1,198,567,779	1,077,825,396	150		1,111,301,646	158	+5	69,779,375	4.59	3	2
154	Roosevelt Federal Savings & Loan Assn., Chesterfield, Mo.	1,197,749,932	1,036,240,436	157	+3	1,114,584,000	157	+3	37,506,082	2.78	3	2
155	East New York Savings Bank, New York	1,196,061,167	1,124,760,100	144		1,168,847,294	144		73,774,417	5.49	1	1
156	Hollywood Federal Savings & Loan Assn., Fla.	1,190,533,183	1,102,210,516	146		1,155,272,076	147		36,875,390	2.66	3	2
157	Provident Savings Bank, Jersey City, N.J.	1,179,850,000	1,134,297,000	139		1,148,212,434	149		67,394,000	5.36	1	1
158	Mutual Bank FSB, Boston	1,175,322,000	1,151,551,395	135		1,165,237,682	145		70,771,000	5.53	1	1
159	Guardian Savings & Loan Assn., Dallas	1,169,146,000	948,903,000	169	+10	1,020,984,000	172	+13	N.A.	N.A.	3	2
160	Home Federal Bank of Florida FSB, St. Petersburg	1,168,943,000	1,178,303,000	130		1,184,426,000	142		95,388,000	6.67	4	2
161	Financial Fed. Savings & Loan Assn., Miami Lakes, Fla.	1,168,939,920	1,134,306,400	138		1,147,083,574	150		31,018,859	2.41	3	2
162	Flagler Federal Savings & Loan Assn., Miami	1,161,792,551	921,688,000	175	+13	1,126,373,472	156		39,860,768	2.94	3	2
163	Western Savings Assn., Gatesville, Tex.	1,141,398,000	531,362,000	328	+165	876,640,000	203	+40	N.A.	N.A.	3	2
164	Syracuse Savings Bank, N.Y.	1,137,903,516	1,143,132,596	137		1,135,093,497	154		40,262,803	3.35	1	1
165	Onondaga Savings Bank, Syracuse, N.Y.	1,137,084,000	1,149,747,315	136		1,136,239,196	153		48,211,000	4.03	1	1
166	Albuquerque Federal Savings & Loan Assn., N.M.	1,135,512,333	973,746,054	162		1,095,213,921	161		71,613,294	4.66	4	2
167	Cragin Federal Savings & Loan Assn., Chicago	1,132,165,119	965,906,199	164		1,023,877,608	171	+4	60,100,403	3.81	3	2
168	Investors Savings & Loan Assn., Millburn, N.J.	1,127,267,131	957,256,241	168		993,509,740	176	+8	69,937,713	3.79	3	2
169	Jamaica Savings Bank FSB, Lynbrook, N.Y.	1,123,952,688	1,096,081,306	147		1,085,056,286	163		140,686,945	10.90	1	1
170	Independence Savings Bank, Brooklyn, New York	1,122,997,758	1,078,440,308	149		1,087,467,896	162		56,158,910	4.68	1	1
171	Columbia Banking Federal S & L Assn., Rochester, N.Y.	1,100,963,000	1,039,440,976	156		1,079,924,312	164		25,499,000	2.04	3	2
172	Pathway Financial, FA, Chicago	1,095,175,000	1,014,709,860	158		1,050,192,277	167		N.A.	N.A.	3	2
173	Fidelity New York, FA, Floral Park, N.Y.	1,084,204,871	381,401,710	...		1,041,078,810	169		55,190,335	3.77	3	2
174	Security First Fed. S & L Assn., Daytona Beach, Fla.	1,074,670,283	1,042,674,276	155		1,075,108,329	165		24,216,245	1.99	3	2
175	Landmark Savings Assn., Pittsburgh	1,072,875,000	1,013,053,450	159		1,071,260,000	166		53,468,000	3.87	4	2
176	First Federal Savings & Loan Assn., Lincoln, Neb.	1,069,486,733	970,344,000	163		990,313,803	177	+1	40,322,438	3.14	3	2
177	First Federal Savings & Loan Assn., Toledo, Ohio	1,053,674,368	964,971,347	166		1,011,502,859	173		44,713,219	3.93	3	2
178	Bay View Fed. Savings & Loan Assn., San Mateo, Calif.	1,042,016,000	1,046,818,420	154		930,512,000	191	+13	45,661,000	3.50	3	2
179	Silverado Banking Savings & Loan Assn., Denver	1,038,881,000	.....	...		705,469,532	265	+86	63,924,000	4.61	4	2
180	Metropolitan Federal Bank FSB, Fargo, N.D.	1,029,260,000	900,111,518	183	+3	959,671,000	182	+2	67,951,000	4.45	2	2
181	St. Louis Federal Savings & Loan Assn., Clayton	1,023,518,000	945,281,754	170		986,113,000	178		N.A.	N.A.	3	2
182	New Haven Savings Bank, Conn.	1,003,746,400	916,242,652	180		944,563,044	187	+5	82,969,039	6.89	1	1
183	Connecticut Savings Bank, New Haven	1,003,135,000	897,841,000	184	+1	950,577,494	185	+2	71,264,752	6.51	1	1
184	Neworld Bank for Savings, Boston	1,000,000,000	995,220,000	160		1,009,321,506	174		96,909,000	8.36	2	1
185	CrossLand Savings, FSLA, Bradenton, Fla.	994,619,000	943,361,768	171		1,003,536,580	175		N.A.	N.A.	4	2
186	Horizon Federal Savings Bank, Wilmette, Ill.	986,971,000	886,970,005	186		953,330,088	184		11,651,000	1.03	1	2
187	Citizens Savings Bank FSB, Providence, R.I.	983,633,118	895,339,059	185		927,796,254	192	+5	226,889,090	18.45	2	1
188	Security Savings & Loan Assn., Scottsdale, Ariz.	979,189,456	725,639,564	229	+41	823,689,059	220	+32	39,236,481	3.51	4	2
189	First Federal Bank of Connecticut, New Haven	968,392,903	926,697,168	173		946,718,677	186		38,304,993	3.72	1	2
190	Collective Federal S & L Assn., Egg Harbor City, N.J.	963,009,276	768,870,000	212	+22	865,038,792	206	+16	38,965,000	3.29	4	2
191	Pomona First Fed. Savings & Loan Assn., Calif.	957,519,821	862,433,000	190		921,196,329	194	+3	43,352,975	4.21	3	2
192	The First, F.A., Orlando, Fla.	954,854,791	879,888,523	189		933,824,940	190		33,565,699	2.90	3	2
193	Mid-America Federal Savings & Loan Assn., Columbus, Ohio	954,368,000	920,623,000	178		963,657,327	181		49,299,000	4.08	3	2
194	First Savings Association of Wisconsin, Milwaukee	951,606,825	923,343,000	174		972,871,000	179		18,414,235	1.62	4	2
195	Diamond Savings & Loan Co., Findlay, Ohio	950,592,336	857,773,039	191		911,273,000	196	+1	30,286,135	2.72	4	2
196	Pelican Homestead & Savings Assn., Metairie, La.	948,188,000	806,108,309	204	+8	936,059,000	189		21,665,000	2.21	3	2
197	Union Fed. Savings & Loan Assn., Los Angeles	946,276,974	785,573,900	209	+12	843,370,466	211	+14	71,185,581	5.67	4	2
198	Guaranty Federal Savings & Loan Assn., Galveston, Tex.	945,585,000	505,863,000	344	+146	616,718,000	314	+116	N.A.	N.A.	3	2
199	American Charter Federal S & L Assn., Lincoln, Neb.	945,423,000	904,061,000	182		942,964,172	188		32,144,000	2.37	3	2
200	Lincoln Federal Savings & Loan Assn., Westfield, N.J.	944,441,600	963,512,000	167		959,313,000	183		13,190,490	1.04	3	2

The bulk of the data are from American Banker's questionnaire which asks for total deposits and savings accounts, excluding all escrowed accounts. **Total deposits and savings accounts** include: non-interest earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts; and accounts earning at or below regular rate in interest-earning NOW accounts, in passbook accounts, and all other accounts, except escrowed accounts. **Regulatory Net Worth** includes permanent, reserve, or guarantee stock; paid-in surplus; qualifying mutual capital certificates; income capital/net worth certificates; qualifying subordinated debentures; appraised equity capital; reserves; undivided profits; and net undistributed income.(a) — **Charter Types:** 1-Mutual Savings Bank; 2-Stock Savings Bank; (3)-Mutual Savings & Loan Association; (4)- Stock Savings & Loan Association. (b) — **Insurance Types:** 1-FDIC-Insured; 2-FSLIC-Insured; 3-State Insured.

Top 300 Thrift Institutions in United States

In Order of Deposits June 30, 1985, Compared with June 30, 1984 and Dec. 31, 1984

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Rank 6/30/85		Deposits June 30, 1985	Deposits June 30, 1984	Rank 6/30/84	Gain	Deposits 12/31/84	Rank 12/31/84	Gain	Net Worth 6/30/85	Net Worth to Assets (%)	Charter Type (a)	Insur. Type (b)
201	Buckeye Federal Savings & Loan Assn., Columbus, Ohio	943,131,463	920,746,000	177		909,397,533	197		38,202,013	3.09	4	2
202	Columbia First Federal S & L Assn., Washington, D.C.	935,756,269	814,570,697	201		893,381,472	200		34,238,462	2.66	3	2
203	Commonwealth Savings Assn., Houston	934,485,992	739,504,000	224	+21	735,420,008	249	+46	64,672,169	5.20	4	2
204	Detroit & Northern Savings, FA, Hancock, Mich.	932,105,000	883,685,894	188		924,227,000	193		76,837,000	5.33	4	2
205	Coast Federal Savings & Loan Assn., Sarasota, Fla.	927,820,000	965,827,000	165		971,003,203	180		75,183,000	6.67	4	2
206	Ridgewood Savings Bank, Queens, New York	923,943,627	920,957,581	176		915,721,031	195		72,801,011	6.87	1	1
207	Vernon Savings & Loan Assn., Tex.	909,014,311	594,970,000	298	+91	820,214,000	221	+14	68,960,835	6.69	4	2
208	Provident Institution for Savings, Boston	907,068,000	836,364,000	194		855,286,000	208		96,581,000	7.94	2	1
209	Peoples Heritage Savings Bank, Portland, Me.	906,816,000	.....	...		.....	...		65,356,000	6.50	1	1
210	Nevada Savings & Loan Assn., Las Vegas	903,995,000	830,895,000	195		871,349,616	204		74,026,000	6.54	4	2
211	Western Fed. Savings & Loan Assn., Marina Del Rey, Calif.	902,768,449	744,366,000	222	+11	806,430,403	227	+16	78,264,349	5.52	4	2
212	State Savings Bank, Columbus, Ohio	898,935,382	817,996,530	198		885,841,500	201		64,103,742	5.26	4	2
213	Banking Center, Waterbury, Conn.	898,675,000	839,395,000	193		840,728,326	214	+1	77,502,000	7.71	1	1
214	Naples Federal Savings & Loan Assn., Fla.	893,814,000	791,334,000	208		841,263,049	212		55,415,000	4.88	4	2
215	Maine Savings Bank, Portland	891,402,335	820,386,636	197		840,760,000	213		69,329,927	6.82	2	1
216	First Western Savings Assn., Las Vegas, Nev.	891,358,000	522,699,000	280	+64	862,763,000	207		45,363,000	4.18	4	2
217	Commonwealth Savings & Loan Assn., Ft. Lauderdale, Fla.	886,673,000	590,264,000	301	+84	850,381,000	209		21,251,000	2.28	4	2
218	Dixie Savings & Loan Assn., New Orleans, La.	883,494,606	715,559,000	236	+18	820,213,612	222	+4	97,314,624	8.10	4	2
219	Household Bank FSB, Westminster, Calif.	883,308,000	.....	...		587,319,000	324	+105	37,601,000	3.61	2	2
220	Anchor Savings & Loan Assn., Madison, Wis.	879,810,260	738,193,072	225	+5	827,767,650	218		37,347,487	3.63	3	2
221	Hamburg Savings Bank, Brooklyn, New York	879,693,120	884,791,166	187		896,568,000	199		54,821,135	5.49	1	1
222	First Federal Savings & Loan Assn., Jacksonville, Fla.	875,923,537	816,870,640	199		884,217,342	202		18,719,957	1.84	3	2
223	Roosevelt Savings Bank, Garden City, N.Y.	874,645,193	848,650,412	192		868,793,400	205		28,024,594	2.95	1	1
224	Franklin Savings Assn., Ottawa, Kan.	870,238,370	693,355,000	243	+19	775,528,000	233	+9	57,055,216	4.06	4	2
225	Columbia Savings & Loan Assn., Fair Lawn, N.J.	866,793,855	801,747,664	206		837,228,113	216		33,746,059	3.28	3	2
226	Great American Federal S & L Assn., Oak Park, Ill.	862,099,353	904,319,897	181		896,750,610	198		31,287,648	2.83	3	2
227	Provident Bank of Maryland, Baltimore	861,280,000	783,929,098	210		798,900,000	228	+1	82,965,000	8.74	1	1
228	City Savings & Loan Assn., San Angelo, Tex.	857,263,000	688,385,000	248	+20	786,976,000	230	+2	N.A.	N.A.	4	2
229	National Permanent Bank, FSB, Washington, D.C.	852,237,000	759,752,130	217		811,541,384	225		N.A.	N.A.	1	1
230	American Diversified Savings Bank, Costa Mesa, Calif.	851,997,783	.....	...		736,891,000	248	+18	27,915,512	3.06	2	2
231	American Fed. S & L Assn of Iowa, Des Moines	846,539,829	804,117,184	205		840,579,819	215		38,144,652	3.53	3	2
232	Morris County Savings Bank, Morristown, N.J.	844,313,000	814,138,000	202		830,277,000	217		35,094,000	3.82	2	1
233	Commonwealth Federal S & L Assn., Norristown, Pa.	843,152,000	815,641,602	200		826,570,000	219		49,061,000	4.79	3	2
234	State Savings & Loan Assn., Lubbock, Tex.	837,006,000	748,547,182	219		788,025,000	229		N.A.	N.A.	4	2
235	First Federal Savings Bank, Cleveland	835,629,535	702,676,623	241	+6	723,597,710	257	+22	48,016,029	4.93	1	2
236	Sandia Federal Savings & Loan Assn., Albuquerque, N.M.	832,854,000	495,695,000	349	+113	544,687,000	355	+119	26,632,000	2.90	4	2
237	Mid America Federal Savings & Loan Assn., Cicero, Ill.	831,457,768	720,617,298	234		773,512,027	235		23,122,207	2.42	3	2
238	Wilmington Savings Fund Society FSB, Del.	829,582,000	801,729,000	207		814,519,000	224		35,419,000	3.56	1	1
239	Savers Fed. Savings & Loan Assn., Little Rock, Ark.	826,283,814	768,693,530	213		845,654,984	210		38,606,809	4.14	4	2
240	Blue Valley Fed. Savings & Loan Assn., Kansas City, Mo.	819,396,944	604,622,631	292	+52	718,342,428	261	+21	21,348,862	2.43	3	2
241	Crestmont Federal Savings & Loan Assn., Maplewood, N.J.	813,191,209	691,063,160	245	+4	814,620,840	223		20,033,289	2.17	3	2
242	Queen City Savings & Loan Assn., Plainfield, N.J.	805,807,620	649,317,006	265	+23	738,834,072	247	+5	19,483,263	2.17	3	2
243	Duval Fed. Savings & Loan Assn., Jacksonville, Fla.	803,729,782	640,000,000	273	+30	721,061,000	258	+15	38,527,000	3.97	3	2
244	Eagle Savings Assn., Cincinnati	802,304,860	813,804,024	203		810,544,162	226		25,144,926	2.77	4	2
245	Capitol Federal Savings & Loan Assn., Aurora, Colo.	801,039,650	597,278,556	295	+50	681,692,601	274	+29	71,719,776	7.04	4	2
246	Mutual Savings & Loan Assn. of Wisconsin, Milwaukee	798,569,911	771,753,767	211		773,532,054	234		53,778,636	5.97	3	2
247	Great Financial Federal S & L Assn., Louisville, Ky.	798,175,479	765,396,634	215		784,068,000	232		66,070,765	7.19	3	2
248	Great Southern Federal Savings Bank, Savannah, Ga.	794,425,000	730,017,314	228		786,274,319	231		38,372,000	3.81	2	2
249	American Savings Bank, Springfield, Ill.	790,148,322	742,201,761	223		770,657,841	237		11,846,961	1.14	1	2
250	First Federal Savings Bank, Santurce, P.R.	786,156,775	767,398,000	214		772,328,715	236		93,186,078	7.61	1	2
251	South Boston Savings Bank, Boston	785,221,000	655,225,000	260	+9	720,228,000	259	+8	88,710,000	9.70	2	1
252	United Savings of America, FS&LA, Chicago	781,883,610	708,459,000	239		751,414,000	239		18,330,026	2.20	3	2
253	Eastern Savings Bank, Scarsdale, N.Y.	777,200,403	730,972,776	227		765,466,000	238		9,813,631	1.24	1	1
254	Columbia Federal Savings Bank, Queens, New York	776,248,077	723,080,207	232		747,221,948	242		40,773,544	4.61	1	2
255	Mainland Savings Assn., Houston	772,147,439	452,380,000	392	+137	617,588,351	313	+58	21,994,355	2.43	4	2
256	First American Savings Bank FSB, Greensboro, N.C.	772,000,000	705,597,922	240		749,677,157	240		16,000,000	1.88	1	1
257	Butterfield Savings & Loan Assn., Temecula, Calif.	767,973,000	561,946,000	311	+54	746,149,338	243		N.A.	N.A.	4	2
258	American Federal Bank FSB, Greenville, S.C.	762,188,000	710,969,486	237		748,945,000	241		13,375,451	1.37	1	2
259	Southwest Savings & Loan Assn., Los Angeles	753,377,602	546,283,468	317	+58	709,745,704	263	+4	23,866,266	2.70	4	2
260	United Postal Savings Assn., St. Louis, Mo.	752,518,268	651,323,231	261	+1	699,138,859	267	+7	51,869,601	5.23	3	2
261	Continental Federal Savings & Loan Assn., Fairfax, Va.	752,444,000	690,425,078	246		725,399,992	255		N.A.	N.A.	3	2
262	Security Federal Savings & Loan Assn., Columbia, S.C.	750,213,000	708,640,569	238		741,464,000	245		15,052,000	1.83	3	2
263	First Federal Savings Bank of California, Santa Monica	749,966,000	626,431,000	276	+13	710,526,000	262		63,636,000	5.51	2	2
264	Washington Federal Savings & Loan Assn., Seattle	744,668,000	662,350,000	255		692,530,000	269	+5	126,852,000	12.50	4	2
265	First Federal Savings Bank & Trust, Pontiac, Mich.	741,578,739	694,587,093	242		723,939,239	256		28,285,783	2.48	1	2
266	Fidelity Federal Savings & Loan Assn., Nashville, Tenn.	741,368,912	723,897,590	231		742,880,718	244		35,857,971	4.51	3	2
267	Murray Savings, FS&LA, Dallas	740,990,000	.....	...		522,132,000	373	+106	N.A.	N.A.	3	2
268	Skokie Federal Savings & Loan Assn., Ill.	740,500,000	624,345,965	278	+10	666,317,329	281	+13	12,600,000	1.49	4	2
269	Westchester Federal Savings Bank, New Rochelle, N.Y.	740,086,804	587,062,161	306	+37	658,657,972	289	+20	48,160,960	5.12	2	2
270	First Home Federal Savings & Loan Assn., Greensboro, N.C.	733,944,000	691,377,000	244		730,919,000	251		31,525,000	3.71	3	2
271	Ensign Bank FSB, Hialeah, Fla.	731,489,000	647,573,992	268		727,821,748	253		N.A.	N.A.	2	2
272	Roslyn Savings Bank, N.Y.	728,217,670	722,803,035	233		734,221,938	250		63,837,093	7.37	1	1
273	Jersey Shore Savings & Loan Assn., Toms River, N.J.	725,363,534	609,680,000	289	+16	647,800,250	296	+23	14,539,724	1.83	3	2
274	Queens County Savings Bank, Queens, New York	724,794,327	724,726,582	230		719,183,269	260		41,446,632	5.32	1	1
275	Washington Federal S & L Assn., Washington, D.C.	724,568,175	615,302,614	286	+11	673,767,839	276	+1	27,873,839	3.28	3	2
276	People Heritage Federal S & L Assn., Marysville, Kan.	722,911,000	.....	...		563,975,000	338	+62	N.A.	N.A.	3	2
277	Cumberland Federal Savings & Loan Assn., Louisville, Ky.	722,822,131	745,256,000	221		730,647,368	252		20,996,497	2.32	3	2
278	Standard Federal Savings & Loan Assn., Gaithersburg, Md.	722,178,182	737,312,538	226		727,578,212	254		16,902,157	1.76	4	2
279	Springfield Institution for Savings, Mass.	717,818,000	649,162,000	266		687,649,083	271		73,422,000	8.83	1	1
280	First Federal Savings & Loan Assn., Austin, Tex.	717,784,983	466,108,664	379	+99	527,259,861	365	+85	49,476,606	5.79	4	2
281	Standard Federal Savings & Loan Assn., Chicago	714,427,386	650,015,099	262		672,437,792	277		35,995,021	4.63	3	2
282	Equitable Federal Savings & Loan Assn., Lancaster, Ohio	706,018,000	642,255,052	271		739,069,000	246		N.A.	N.A.	3	2
283	City Federal Savings & Loan Assn., Birmingham, Ala.	702,896,000	660,861,321	256		687,746,188	270		9,038,000	1.12	3	2
284	Frontier Fed. Savings & Loan Assn., Ponca City, Okla.	702,786,000	641,483,000	272		683,234,000	273		N.A.	N.A.	3	2
285	United Federal Savings Bank of Iowa, Des Moines	702,187,815	622,649,465	281		657,849,717	291	+6	10,631,671	1.17	1	2
286	Metropolitan Federal S & L Assn., Nashville, Tenn.	701,077,891	648,150,623	267		703,120,000	266		49,444,340	5.37	3	2
287	Commodore Savings Assn., Stamford, Tex.	700,305,000	.....	...		546,869,000	352	+65	N.A.	N.A.	3	2
288	Commerce Savings Assn., Dallas	700,304,747	562,277,000	310	+22	671,857,266	278		22,625,693	3.05	4	2
289	Hunter Savings Assn., Cincinnati	700,000,000	417,431,000	...		455,916,000	...		75,000,000	8.33	4	2
290	Berkeley Fed. Savings & Loan Assn., Millburn, N.J.	699,394,821	589,611,213	304	+14	663,482,380	284		18,602,949	2.10	3	2
291	Capital Savings Bank FA, Olympia, Wash.	694,151,000	689,038,000	247		708,518,187	264		N.A.	N.A.	1	2
292	Central Federal Savings, FSB, Long Beach, N.Y.	691,500,590	608,057,000	290		666,592,000	280		4,375,442	0.51	1	2
293	Richmond Hill Savings Bank, Floral Park, N.Y.	689,672,000	656,873,220	258		670,459,300	279		31,721,000	4.23	1	1
294	Home Federal Savings Bank of Tennessee, Knoxville	679,512,923	659,268,505	257		664,736,722	282		41,493,307	5.49	1	2
295	Unifirst Bank for Savings FA, Jackson, Miss.	676,686,112	681,898,019	250		680,455,000	275		22,910,062	3.08	1	2
296	Security Savings & Loan Assn., Vineland, N.J.	675,690,672	624,803,238	277		642,800,926	300	+4	23,561,403	3.04	3	2
297	Mechanics & Farmers Savings Bank FSB, Bridgeport, Conn.	674,734,668	671,896,024	251		664,125,783	283		42,138,888	5.04	1	1
298	Alabama Federal Savings & Loan Assn., Tuscaloosa	674,524,162	562,642,969	309	+11	640,671,394	302	+4	20,077,943	2.73	3	2
299	Home Unity Savings & Loan Assn., Lafayette Hill, Pa.	673,853,000	576,556,899	307	+8	632,256,255	305	+6	19,143,000	2.37	3	2
300	Olympic Federal, Berwyn, Ill.	673,606,000	504,346,433	347	+47	644,830,264	298		17,078,000	2.27	3	2

The bulk of the data are from American Banker's questionnaire which asks for total deposits and savings accounts, excluding all escrowed accounts. **Total deposits and savings accounts** include: non-interest earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts; and accounts earning at or below regular rate in interest-earning NOW accounts, in passbook accounts, and all other accounts, except escrowed accounts. **Regulatory Net Worth** includes permanent, reserve, or guarantee stock; paid-in surplus; qualifying mutual capital certificates; income capital/net worth certificates; qualifying subordinated debentures; appraised equity capital; reserves; undivided profits; and net undistributed income.**(a) — Charter Types:** 1-Mutual Savings Bank; 2-Stock Savings Bank; (3)-Mutual Savings & Loan Association; (4)- Stock Savings & Loan Association. **(b) — Insurance Types:** 1-FDIC-Insured; 2-FSLIC-Insured; 3-State Insured.

Top 300 Thrifts in United States

In Order of Assets June 30, 1985

Compiled by American Banker Copyright 1985

Rank 6/85		Assets 6/30/85
1	American Savings & Loan Assn., Stockton, Calif.	27,731,287,000
2	Home Savings of America, FA, Irwindale, Calif.	24,428,428,000
3	Great Western Savings, FS&LA, Beverly Hills	21,756,121,933
4	California Fed. Savings & Loan Assn., Los Angeles	16,596,682,000
5	PSFS, Philadelphia	15,703,315,000
6	Glendale Federal Savings & Loan Assn., Calif.	13,234,888,000
7	World Savings, FS&LA, Oakland, Calif.	11,420,926,980
8	Goldome FSB, Buffalo, N.Y.	11,353,424,563
9	First Nationwide Savings, FS&LA, San Francisco	10,642,701,000
10	Home Fed. Savings & Loan Assn. of San Diego, Calif.	9,619,267,673
11	First Federal of Michigan, Detroit	9,510,408,000
12	Empire of America FSB, Buffalo, N.Y.	8,516,830,000
13	City Federal Savings & Loan Assn., Elizabeth, N.J.	8,092,684,000
14	CrossLand Savings FSB, Brooklyn, New York	7,943,471,000
15	Gibraltar Savings, Beverly Hills	7,833,102,054
16	Imperial Savings Assn., San Diego, Calif.	7,698,765,595
17	Dime Savings Bank of New York FSB	7,606,815,000
18	Great American First Savings Bank, San Diego, Calif.	7,325,814,000
19	Anchor Savings Bank FSB, Northport, N.Y.	6,747,829,844
20	Talman Home Federal Savings & Loan Assn., Chicago	6,312,111,000
21	Coast Savings & Loan Assn., Los Angeles	6,297,859,981
22	Columbia Savings & Loan Assn., Beverly Hills	6,092,451,000
23	Sears Savings Bank, Glendale, Calif.	5,907,295,304
24	Bowery Savings Bank, New York	5,321,271,000
25	Carteret Savings & Loan Assn., FA, Morristown, N.J.	5,042,876,000
26	Standard Federal Bank, Troy, Mich.	5,021,592,159
27	Dollar-Dry Dock Savings Bank, Bronx, New York	4,915,433,000
28	Florida Federal Savings & Loan Assn., St. Petersburg	4,782,813,329
29	First Federal Savings & Loan Assn., Phoenix, Ariz.	4,754,948,936
30	Long Island Savings Bank FSB, Syosset, N.Y.	4,605,540,000
31	Twin City Federal Savings & Loan Assn., Minneapolis	4,496,289,000
32	First Federal Savings & Loan Assn., Rochester, N.Y.	4,496,208,438
33	Citicorp Savings of Illinois, FS&LA, Chicago	4,445,017,642
34	United Savings Assn., Houston	4,428,817,000
35	CenTrust Savings Bank, Miami	4,358,427,000
36	Western Savings & Loan Assn., Phoenix, Ariz.	4,314,034,834
37	Gibraltar Savings Assn., Houston	4,200,972,000
38	Citicorp Savings, FS&LA, San Francisco	4,173,112,987
39	People's Bank-Bridgeport, Conn.	4,111,946,000
40	Northeast Savings, FA, Hartford, Conn.	4,068,047,000
41	AmeriFirst Federal Savings & Loan Assn., Miami	4,056,195,781
42	Washington Mutual Savings Bank, Seattle	3,955,736,000
43	Perpetual American Bank, FSB, McLean, Va.	3,926,259,102
44	Benjamin Franklin Federal S & L Assn., Portland, Ore.	3,865,850,666
45	Atlantic Financial Federal, Bala Cynwyd, Pa.	3,830,153,000
46	Howard Savings Bank, Newark, N.J.	3,635,691,000
47	First Texas Savings Assn., Dallas	3,606,386,014
48	University Savings Assn., Houston	3,595,270,319
49	American Savings Bank FSB, New York	3,589,024,000
50	Community Federal Savings & Loan Assn., St. Louis, Mo.	3,525,400,626
51	Homestead Savings, FS&LA, San Francisco	3,320,203,000
52	Emigrant Savings Bank, New York	3,238,373,920
53	Citicorp Savings of Florida, FS&LA, Miami	3,192,632,000
54	Midland/Western Fed. Savings & Loan Assn, Denver	3,112,737,000
55	Seamen's Bank for Savings FSB, New York	3,096,598,000
56	Fidelity Federal S & L Assn., Glendale, Calif.	3,015,188,000
57	Rochester Community Savings Bank, N.Y.	2,941,399,000
58	Transohio Savings Bank, FSB, Cleveland	2,894,252,000
59	Manhattan Savings Bank, New York	2,862,711,381
60	Farm & Home Savings Assn., Nevada, Mo.	2,832,316,874
61	American Savings & Loan Assn. of Florida, Miami	2,750,345,000
62	Sunbelt Savings Assn., Dallas	2,746,940,000
63	Beverly Hills Savings, FS&LA	2,736,000,000
64	Santa Barbara Savings & Loan Assn., Calif.	2,672,231,000
65	Pacific First Federal Savings Bank, Tacoma, Wash.	2,612,641,136
66	Freedom Savings & Loan Assn., Tampa, Fla.	2,611,292,000
67	Guarantee Savings, FS&LA, Fresno, Calif.	2,552,020,000
68	Valley Federal S & L Assn., Van Nuys, Calif.	2,544,782,000
69	Hudson City Savings Bank, Paramus, N.J.	2,541,175,008
70	Society for Savings, Hartford, Conn.	2,530,987,000
71	Commercial Federal Savings & Loan Assn., Omaha, Neb.	2,527,474,916
72	American Savings & Loan Assn., Salt Lake City, Utah	2,527,438,000
73	Lincoln Savings & Loan Assn., Irvine, Calif.	2,527,378,000
74	Columbia Savings, FS&LA, Denver	2,526,705,000
75	Greater New York Savings Bank, New York	2,502,377,179
76	Williamsburgh Savings Bank, Brooklyn, New York	2,448,722,476
77	Georgia Federal Bank, FSB, Atlanta	2,447,877,000
78	Coral Gables Federal Savings & Loan Assn., Fla.	2,445,685,240
79	Green Point Savings Bank, Brooklyn, New York	2,440,491,228
80	Midwest Federal Savings & Loan Assn., Minneapolis	2,420,753,470
81	Dollar Bank FSB, Pittsburgh	2,401,269,309
82	Central Savings & Loan Assn., San Diego, Calif.	2,339,721,228
83	Downey Savings & Loan Assn., Costa Mesa, Calif.	2,295,490,135
84	Lincoln Savings Bank FSB, Brooklyn, New York	2,287,429,740
85	Hill Financial Savings Assn., Red Hill, Pa.	2,263,669,812
86	Great Lakes Federal S & L Assn., Ann Arbor, Mich.	2,258,926,005
87	Capitol Federal Savings & Loan Assn., Topeka, Kan.	2,239,274,000
88	Astoria Federal Savings & Loan Assn., Queens, New York	2,233,665,483
89	Dallas Federal Savings & Loan Assn.	2,228,649,000
90	Guardian Savings & Loan Assn., Dallas	2,225,342,000
91	Old Stone Bank FSB, Providence, R.I.	2,209,976,000
92	Far West Savings & Loan Assn., Newport Beach, Calif.	2,206,348,000
93	San Jacinto Savings Assn., Houston	2,183,406,000
94	First Federal Savings & Loan Assn., Pittsburgh	2,179,651,421
95	San Antonio Savings Assn., Tex.	2,159,653,753
96	Bright Banc Savings Assn., Dallas	2,149,708,000
97	Chevy Chase Savings & Loan Assn., Md.	2,136,198,000
98	Broadview Savings & Loan Co., Cleveland	2,113,934,000
99	Far West Federal Bank, Portland, Ore.	2,075,281,000
100	St. Paul Federal Bank for Savings, Chicago	2,061,716,864
101	Home Federal Savings & Loan Assn., Tucson, Ariz.	2,043,991,000
102	East River Savings Bank, New York	2,039,203,271
103	Mercury Savings, FS&LA, Huntington Beach, Calif.	2,023,312,000
104	Empire Savings Building & Loan Assn., Denver	2,007,048,419
105	Citizens Federal Savings & Loan Assn., Miami	1,943,645,167
106	Fulton Federal Savings & Loan Assn., Atlanta	1,934,015,000
107	Fortune Federal Savings & Loan Assn., Clearwater, Fla.	1,890,792,000
108	Pioneer Federal Savings & Loan Assn., Clearwater, Fla.	1,888,984,000
109	Citizens Federal Savings & Loan Assn., Dayton, Ohio	1,888,981,771
110	Investors Savings & Loan Assn., Millburn, N.J.	1,845,672,163
111	Southwest Savings & Loan Assn., Phoenix, Ariz.	1,843,534,917
112	Firstsouth FA, Pine Bluff, Ark.	1,830,742,216
113	Chase Federal Savings & Loan Assn., Miami	1,828,031,956
114	Pima Savings & Loan Assn., Tucson, Ariz.	1,788,347,000
115	Decatur Federal Savings & Loan Assn., Ga.	1,762,733,000
116	Benjamin Franklin Savings Assn., Houston	1,749,728,497
117	Bloomington Federal Savings & Loan Assn., Ill.	1,734,940,467
118	Albany Savings Bank FSB, N.Y.	1,733,388,988
119	First Federal Savings of Arkansas, FA, Little Rock	1,730,746,000
120	Goldome Savings Bank, St. Petersburg, Fla.	1,730,144,922
121	Atlantic Federal S & L Assn., Fort Lauderdale, Fla.	1,725,014,000
122	Bell Federal Savings & Loan Assn., Chicago	1,704,884,202
123	Horizon Financial, FA, Southampton, Pa.	1,701,652,000
124	Baltimore Federal Financial, FSA	1,688,921,000
125	Apple Bank For Savings, New York	1,677,346,000
126	Eureka Federal Savings & Loan Assn., San Carlos, Calif.	1,677,239,000
127	First Southern Fed. Savings & Loan Assn., Mobile, Ala.	1,669,603,000
128	Bell Savings & Loan Assn., San Mateo, Calif.	1,659,457,000
129	Honolulu Federal Savings & Loan Assn., Hawaii	1,646,738,683
130	Leader Federal Savings & Loan Assn., Memphis, Tenn.	1,645,297,166
131	Beneficial Savings Bank, Philadelphia	1,644,135,000
132	First Federal Savings & Loan Assn., Greenville, S.C.	1,633,735,809
133	Pacific Savings Bank, Costa Mesa, Calif.	1,628,009,502
134	Lamar Savings Assn., Austin, Tex.	1,618,947,000
135	Lyons Savings & Loan Assn., Hinsdale, Ill.	1,615,053,224
136	First Federal Savings & Loan Assn., Minneapolis	1,588,867,087
137	Cragin Federal Savings & Loan Assn., Chicago	1,579,160,283
138	United First Fed. Savings & Loan Assn., Sarasota, Fla.	1,577,094,533
139	Boston Five Cents Savings Bank FSB	1,560,031,000
140	Independent American Savings Assn. Irving, Tex.	1,551,219,000
141	Western Savings Assn., Gatesville, Tex.	1,550,663,000
142	San Francisco Federal Savings & Loan Assn.	1,549,170,109
143	Sacramento Savings & Loan Assn., Calif.	1,545,423,626
144	Cardinal Federal Savings Bank, Cleveland	1,541,455,542
145	Albuquerque Federal Savings & Loan Assn., N.M.	1,535,947,943
146	Metropolitan Federal Bank FSB, Fargo, N.D.	1,528,322,000
147	Loyola Federal Savings & Loan Assn., Baltimore	1,520,880,983
148	Sunrise Savings & Loan Assn., West Palm Beach, Fla.	1,512,320,000
149	Gem Savings Assn., Dayton, Ohio	1,508,700,238
150	Sooner Federal Savings & Loan Assn., Tulsa, Okla.	1,483,856,000
151	Ohio Savings Assn., Cleveland	1,476,258,000
152	Southern California Savings, FS&LA, Beverly Hills	1,467,390,000
153	Fidelity New York, FA, Floral Park, N.Y.	1,463,651,549
154	Gill Savings Assn., Hondo, Tex.	1,459,342,004
155	Detroit & Northern Savings, FA, Hancock, Mich	1,442,656,000
156	Home Federal Bank of Florida FSB, St. Petersburg	1,429,589,000
157	Security Savings & Loan Assn., Milwaukee, Wis.	1,420,761,612
158	Western Fed. Savings & Loan Assn., Marina Del Rey, Calif.	1,417,702,280
159	Franklin Savings Assn., Ottawa, Kan.	1,406,012,040
160	Third Federal Savings & Loan Assn., Cleveland	1,405,516,685
161	Germantown Savings Bank, Bala Cynwyd, Pa.	1,395,840,746
162	Silverado Banking Savings & Loan Assn., Denver	1,388,088,000
163	Hollywood Federal Savings & Loan Assn., Fla.	1,385,151,381
164	Landmark Savings Assn., Pittsburgh	1,381,069,000
165	Flagler Federal Savings & Loan Assn., Miami	1,357,205,122
166	American Charter Federal S & L Assn., Lincoln, Neb.	1,354,248,000
167	Roosevelt Federal Savings & Loan Assn., Chesterfield, Mo.	1,348,401,786
168	East New York Savings Bank, New York	1,342,635,655
169	Dominion Federal Savings & Loan Assn., McLean, Va.	1,328,997,160
170	Minnesota Federal Savings & Loan Assn., St. Paul	1,321,338,000
171	Bay View Fed. Savings & Loan Assn., San Mateo, Calif.	1,305,790,000
172	Peoples Westchester Savings Bank, Tarrytown, N.Y.	1,304,904,000
173	Jamaica Savings Bank FSB, Lynbrook, N.Y.	1,291,106,234
174	Financial Fed. Savings & Loan Assn., Miami Lakes, Fla.	1,286,181,340
175	Columbia First Federal S & L Assn., Washington, D.C.	1 285,750,921
176	First Federal Savings & Loan Assn., Lincoln, Neb.	1,284,669,780
177	Mutual Bank FSB, Boston	1,280,206,000
178	Lincoln Federal Savings & Loan Assn., Westfield, N.J.	1,264,922,881
179	Provident Savings Bank, Jersey City, N.J.	1,257,846,000
180	Union Fed. Savings & Loan Assn., Los Angeles	1,255,292,598
181	Columbia Banking Federal S & L Assn., Rochester, N.Y.	1,252,135,000
182	Commonwealth Savings Assn., Houston	1,244,668,086
183	People Heritage Federal S & L Assn., Marysville, Kan.	1,240,590,000
184	Buckeye Federal Savings & Loan Assn., Columbus, Ohio	1,236,085,905

Top 300 Thrifts in United States

In Order of Assets June 30, 1985

Compiled by **American Banker** Copyright 1985

Rank 6/85		Assets 6/30/85
185	Citizens Savings Bank FSB, Providence, R.I.	1,230,082,113
186	National Permanent Bank, FSB, Washington, D.C.	1,228,273,000
187	First Federal Savings Bank, Santurce, P.R.	1,224,976,801
188	Pathway Financial, FA, Chicago	1,223,727,000
189	State Savings Bank, Columbus, Ohio	1,219,533,673
190	Security First Fed. S & L Assn., Daytona Beach, Fla.	1,218,726,701
191	Provident Institution for Savings, Boston	1,216,810,000
192	Mid-America Federal Savings & Loan Assn., Columbus, Ohio	1,209,428,000
193	New Haven Savings Bank, Conn.	1,204,325,110
194	Dixie Savings & Loan Assn., New Orleans, La.	1,201,822,920
195	Syracuse Savings Bank, N.Y.	1,201,324,876
196	Independence Savings Bank, Brooklyn, New York	1,200,856,896
197	Onondaga Savings Bank, Syracuse, N.Y.	1,196,983,000
198	Guaranty Federal Savings & Loan Assn., Galveston, Tex.	1,195,546,000
199	Collective Federal S & L Assn., Egg Harbor City, N.J.	1,183,513,218
200	Neworld Bank for Savings, Boston	1,159,615,000
201	The First, F.A., Orlando, Fla.	1,157,860,402
202	First Federal Savings Bank of California, Santa Monica	1,155,959,000
203	First Federal Savings Bank & Trust, Pontiac, Mich.	1,141,260,378
204	First Savings Association of Wisconsin, Milwaukee	1,136,521,345
205	First Federal Savings & Loan Assn., Toledo, Ohio	1,136,312,717
206	Horizon Federal Savings Bank, Wilmette, Ill.	1,136,285,000
207	Naples Federal Savings & Loan Assn., Fla.	1,136,120,000
208	Nevada Savings & Loan Assn., Las Vegas	1,132,098,000
209	Coast Federal Savings & Loan Assn., Sarasota, Fla.	1,128,014,000
210	Security Savings & Loan Assn., Scottsdale, Ariz.	1,116,385,571
211	Diamond Savings & Loan Co., Findlay, Ohio	1,113,768,217
212	Great American Federal S & L Assn., Oak Park, Ill.	1,105,476,885
213	CrossLand Savings, FSLA, Bradenton, Fla.	1,101,835,000
214	Connecticut Savings Bank, New Haven	1,094,000,000
215	First Western Savings Assn., Las Vegas, Nev.	1,086,000,000
216	American Fed. S & L Assn of Iowa, Des Moines	1,081,533,399
217	St. Louis Federal Savings & Loan Assn., Clayton	1,076,373,000
218	Ridgewood Savings Bank, Queens, New York	1,060,311,783
219	Household Bank FSB, Westminster, Calif.	1,041,241,000
220	American Savings Bank, Springfield, Ill.	1,040,589,743
221	Vernon Savings & Loan Assn., Tex.	1,031,573,749
222	Pomona First Fed. Savings & Loan Assn., Calif.	1,030,189,269
223	First Federal Bank of Connecticut, New Haven	1,028,819,527
224	Columbia Savings & Loan Assn., Fair Lawn, N.J.	1,028,761,545
225	Anchor Savings & Loan Assn., Madison, Wis.	1,027,718,770
226	Commonwealth Federal S & L Assn., Norristown, Pa.	1,024,900,000
227	First Federal Savings & Loan Assn., Jacksonville, Fla.	1,018,415,474
228	Capitol Federal Savings & Loan Assn., Aurora, Colo.	1,018,170,498
229	Maine Savings Bank, Portland	1,016,985,116
230	Washington Federal Savings & Loan Assn., Seattle	1,015,187,000
231	Savings Bank of Puget Sound, Seattle	1,013,015,000
232	Great Southern Federal Savings Bank, Savannah, Ga.	1,007,054,000
233	Peoples Heritage Savings Bank, Portland, Me.	1,004,962,000
234	Banking Center, Waterbury, Conn.	1,004,599,000
235	Caguas Federal Savings Bank, P.R.	1,000,344,632
236	Hamburg Savings Bank, Brooklyn, New York	999,326,607
237	Wilmington Savings Fund Society FSB, Del.	994,870,000
238	United Postal Savings Assn., St. Louis, Mo.	992,457,944
239	Pelican Homestead & Savings Assn., Metairie, La.	978,309,000
240	First Federal Savings Bank, Cleveland	974,826,295
241	American Federal Bank FSB, Greenville, S.C.	973,885,000
242	Duval Fed. Savings & Loan Assn., Jacksonville, Fla.	970,552,000
243	Standard Federal Savings & Loan Assn., Gaithersburg, Md.	961,046,950
244	Mid America Federal Savings & Loan Assn., Cicero, Ill.	956,237,219
245	Roosevelt Savings Bank, Garden City, N.Y.	949,777,838
246	Provident Bank of Maryland, Baltimore	949,079,000
247	Westchester Federal Savings Bank, New Rochelle, N.Y.	940,653,929
248	Savers Fed. Savings & Loan Assn., Little Rock, Ark.	933,354,461
249	Ensign Bank FSB, Hialeah, Fla.	931,926,000
250	Commonwealth Savings & Loan Assn., Ft. Lauderdale, Fla.	931,231,000
251	Crestmont Federal Savings & Loan Assn., Maplewood, N.J.	923,639,228
252	Metropolitan Federal S & L Assn., Nashville, Tenn.	921,128,869
253	Great Financial Federal S & L Assn., Louisville, Ky.	919,352,258
254	Sandia Federal Savings & Loan Assn., Albuquerque, N.M.	919,272,000
255	Morris County Savings Bank, Morristown, N.J.	918,568,000
256	South Boston Savings Bank, Boston	914,395,000
257	American Diversified Savings Bank, Costa Mesa, Calif.	911,320,395
258	Continental Federal Savings & Loan Assn., Fairfax, Va.	907,628,000
259	Eagle Savings Assn., Cincinnati	906,493,245
260	Mainland Savings Assn., Houston	906,234,708
261	United Federal Savings Bank of Iowa, Des Moines	905,603,336
262	Cumberland Federal Savings & Loan Assn., Louisville, Ky.	903,254,989
263	Mutual Savings & Loan Assn. of Wisconsin, Milwaukee	901,280,066
264	Hunter Savings Assn., Cincinnati	900,000,000
265	Queen City Savings & Loan Assn., Plainfield, N.J.	898,415,793
266	State Savings & Loan Assn., Lubbock, Tex.	892,915,000
267	Home Owners Federal Savings & Loan Assn., Boston	889,790,000
268	Berkeley Fed. Savings & Loan Assn., Millburn, N.J.	885,869,560
269	Southwest Savings & Loan Assn., Los Angeles	884,428,580
270	Columbia Federal Savings Bank, Queens, New York	884,287,171
271	Blue Valley Fed. Savings & Loan Assn., Kansas City, Mo.	878,711,842
272	Midwest Federal Savings Bank, Minot, N.D.	871,704,000
273	City Savings & Loan Assn., San Angelo, Tex.	869,894,000
274	Roslyn Savings Bank, N.Y.	865,729,735
275	Olney Savings Assn., Tex.	865,260,000
276	American Pioneer Savings Bank, Orlando, Fla.	862,877,000
277	First Federal Savings & Loan Assn., Austin, Tex.	854,609,664
278	Central Federal Savings, FSB, Long Beach, N.Y.	852,504,887
279	First American Savings Bank FSB, Greensboro, N.C.	852,000,000
280	Frontier Fed. Savings & Loan Assn., Ponca City, Okla.	850,233,000
281	First Home Federal Savings & Loan Assn., Greensboro, N.C.	849,964,000
282	Washington Federal S & L Assn., Washington, D.C.	849,611,546
283	Mutual Savings & Loan Assn., Bay City, Mich.	848,872,146
284	Harbor Federal Savings & Loan Assn., Fort Pierce, Fla.	846,840,634
285	Skokie Federal Savings & Loan Assn., Ill.	845,100,000
286	Murray Savings, FS&LA, Dallas	845,070,000
287	First Federal Savings & Loan Assn., Flourtown, Pa.	840,440,914
288	Mechanics & Farmers Savings Bank FSB, Bridgeport, Conn.	835,425,215
289	United Savings of America, FS&LA, Chicago	834,855,230
290	First Indiana Federal Savings Bank, Indianapolis	834,128,000
291	Local Federal Savings & Loan Assn., Oklahoma City	832,608,000
292	ComFed Savings Bank, Lowell, Mass.	832,275,000
293	First Fidelity Savings & Loan Assn., Orlando, Fla.	831,797,000
294	Springfield Institution for Savings, Mass.	831,637,000
295	Continental Fed. Savings & Loan Assn., Oklahoma City	829,930,000
296	Security Federal Savings & Loan Assn., Columbia, S.C.	823,749,000
297	American Savings Assn. of Kansas, FS&LA, Wichita	815,880,000
298	Atlantic Permanent Federal S & L Assn., Norfolk, Va.	814,886,863
299	Alamo Savings Assn., San Antonio, Tex.	811,753,000
300	Home Unity Savings & Loan Assn., Lafayette Hill, Pa.	808,562,000

Top 300 Thrifts in Geographical Order

Compiled by American Banker Copyright 1985

Rank 6/30/85		Total Deposits 6/30/85
	Alabama	
128	First Southern Fed. Savings & Loan Assn., Mobile	1,335,497,842
283	City Federal Savings & Loan Assn., Birmingham	702,896,000
298	Alabama Federal Savings & Loan Assn., Tuscaloosa	674,524,162
	Arizona	
32	First Federal Savings & Loan Assn., Phoenix	3,378,352,318
36	Western Savings & Loan Assn., Phoenix	3,150,300,450
118	Southwest Savings & Loan Assn., Phoenix	1,382,281,700
136	Pima Savings & Loan Assn., Tucson	1,301,750,000
152	Home Federal Savings & Loan Assn., Tucson	1,213,863,000
188	Security Savings & Loan Assn., Scottsdale	979,189,456
	Arkansas	
117	First Federal Savings of Arkansas, FA, Little Rock	1,388,437,000
130	Firstsouth FA, Pine Bluff	1,317,934,981
239	Savers Fed. Savings & Loan Assn., Little Rock	826,283,814
	California	
1	Home Savings of America, FA, Irwindale	19,347,182,000
2	American Savings & Loan Assn., Stockton	17,943,388,000
3	Great Western Savings, FS&LA, Beverly Hills	17,011,369,124
5	California Fed. Savings & Loan Assn., Los Angeles	12,269,774,000
6	Glendale Federal Savings & Loan Assn.	10,546,856,000
8	First Nationwide Savings, FS&LA, San Francisco	7,720,564,000
9	World Savings, FS&LA, Oakland	7,697,861,879
12	Home Fed. Savings & Loan Assn. of San Diego	7,138,044,197
16	Imperial Savings Assn., San Diego	5,638,885,903
17	Gibraltar Savings, Beverly Hills	5,537,136,504
19	Great American First Savings Bank, San Diego	5,072,523,000
21	Sears Savings Bank, Glendale	4,881,119,348
24	Columbia Savings & Loan Assn., Beverly Hills	4,420,978,000
25	Coast Savings & Loan Assn., Los Angeles	4,419,957,655
45	Citicorp Savings, FS&LA, San Francisco	2,876,304,228
59	Homestead Savings, FS&LA, San Francisco	2,305,596,000
65	Lincoln Savings & Loan Assn., Irvine	2,162,178,000
68	Fidelity Federal S & L Assn., Glendale	2,070,975,000
70	Valley Federal S & L Assn., Van Nuys	2,042,518,000
75	Santa Barbara Savings & Loan Assn.	1,980,103,000
81	Guarantee Savings, FS&LA, Fresno	1,904,687,000
82	Downey Savings & Loan Assn., Costa Mesa	1,886,470,323
85	Beverly Hills Savings, FS&LA	1,794,000,000
93	Central Savings & Loan Assn., San Diego	1,631,862,585
100	Mercury Savings, FS&LA, Huntington Beach	1,565,454,000
115	San Francisco Federal Savings & Loan Assn.	1,454,040,229
116	Far West Savings & Loan Assn., Newport Beach	1,422,790,000
124	Eureka Federal Savings & Loan Assn., San Carlos	1,352,879,000
134	Bell Savings & Loan Assn., San Mateo	1,312,217,000
137	Pacific Savings Bank, Costa Mesa	1,273,542,439
138	Sacramento Savings & Loan Assn.	1,272,108,394
141	Southern California Savings, FS&LA, Beverly Hills	1,265,912,000
178	Bay View Fed. Savings & Loan Assn., San Mateo	1,042,016,000
191	Pomona First Fed. Savings & Loan Assn.	957,519,821
197	Union Fed. Savings & Loan Assn., Los Angeles	946,276,974
211	Western Fed. Savings & Loan Assn., Marina Del Rey	902,768,449
219	Household Bank FSB, Westminster	883,308,000
230	American Diversified Savings Bank, Costa Mesa	851,997,783
257	Butterfield Savings & Loan Assn., Temecula	767,973,000
259	Southwest Savings & Loan Assn., Los Angeles	753,377,602
263	First Federal Savings Bank of California, Santa Monica	749,966,000
	Colorado	
56	Midland/Western Fed. Savings & Loan Assn, Denver	2,346,481,000
80	Columbia Savings, FS&LA, Denver	1,924,881,000
126	Empire Savings Building & Loan Assn., Denver	1,342,850,278
179	Silverado Banking Savings & Loan Assn., Denver	1,038,881,000
245	Capitol Federal Savings & Loan Assn., Aurora	801,039,650
	Connecticut	
28	People's Bank-Bridgeport	3,697,013,000
35	Northeast Savings, FA, Hartford	3,176,089,000
69	Society for Savings, Hartford	2,062,977,000
182	New Haven Savings Bank	1,003,746,400
183	Connecticut Savings Bank, New Haven	1,003,135,000
189	First Federal Bank of Connecticut, New Haven	968,392,903
213	Banking Center, Waterbury	898,675,000
297	Mechanics & Farmers Savings Bank FSB, Bridgeport	674,734,668
	Delaware	
238	Wilmington Savings Fund Society FSB	829,582,000
	District of Columbia	
202	Columbia First Federal S & L Assn., Washington, D.C.	935,756,269
229	National Permanent Bank, FSB, Washington, D.C.	852,237,000
275	Washington Federal S & L Assn., Washington, D.C.	724,568,175
	Florida	
31	Florida Federal Savings & Loan Assn., St. Petersburg	3,439,523,385
44	AmeriFirst Federal Savings & Loan Assn., Miami	2,915,638,643
47	CenTrust Savings Bank, Miami	2,706,334,000
60	American Savings & Loan Assn. of Florida, Miami	2,274,644,000
62	Coral Gables Federal Savings & Loan Assn.	2,245,643,181
74	Citicorp Savings of Florida, FS&LA, Miami	1,980,604,000
76	Freedom Savings & Loan Assn., Tampa	1,964,262,000
98	Atlantic Federal S & L Assn., Fort Lauderdale	1,585,340,000
104	Pioneer Federal Savings & Loan Assn., Clearwater	1,535,699,000
107	Goldome Savings Bank, St. Petersburg	1,525,730,368
111	Sunrise Savings & Loan Assn., West Palm Beach	1,496,456,000
120	United First Fed. Savings & Loan Assn., Sarasota	1,373,302,247
121	Citizens Federal Savings & Loan Assn., Miami	1,369,144,435
125	Chase Federal Savings & Loan Assn., Miami	1,348,604,964
127	Fortune Federal Savings & Loan Assn., Clearwater	1,337,487,000
156	Hollywood Federal Savings & Loan Assn.	1,190,533,183
160	Home Federal Bank of Florida FSB, St. Petersburg	1,168,943,000
161	Financial Fed. Savings & Loan Assn., Miami Lakes	1,168,939,920
162	Flagler Federal Savings & Loan Assn., Miami	1,161,792,551
174	Security First Fed. S & L Assn., Daytona Beach	1,074,670,283
185	CrossLand Savings, FSLA, Bradenton	994,619,000
192	The First, F.A., Orlando	954,854,791
205	Coast Federal Savings & Loan Assn., Sarasota	927,820,000
214	Naples Federal Savings & Loan Assn.	893,814,000
217	Commonwealth Savings & Loan Assn., Ft. Lauderdale	886,673,000
222	First Federal Savings & Loan Assn., Jacksonville	875,923,537
243	Duval Fed. Savings & Loan Assn., Jacksonville	803,729,782
271	Ensign Bank FSB, Hialeah	731,489,000
	Georgia	
67	Georgia Federal Bank, FSB, Atlanta	2,076,319,000
88	Fulton Federal Savings & Loan Assn., Atlanta	1,748,997,000
103	Decatur Federal Savings & Loan Assn.	1,540,027,000
248	Great Southern Federal Savings Bank, Savannah	794,425,000
	Hawaii	
148	Honolulu Federal Savings & Loan Assn.	1,228,821,145
	Illinois	
18	Talman Home Federal Savings & Loan Assn., Chicago	5,355,588,000
29	Citicorp Savings of Illinois, FS&LA, Chicago	3,601,793,093
84	St. Paul Federal Bank for Savings, Chicago	1,856,842,741
99	Bell Federal Savings & Loan Assn., Chicago	1,576,240,265
102	Bloomington Federal Savings & Loan Assn.	1,548,932,921
106	Lyons Savings & Loan Assn., Hinsdale	1,531,876,114
167	Cragin Federal Savings & Loan Assn., Chicago	1,132,165,119
172	Pathway Financial, FA, Chicago	1,095,175,000
186	Horizon Federal Savings Bank, Wilmette	986,971,000
226	Great American Federal S & L Assn., Oak Park	862,099,353
237	Mid America Federal Savings & Loan Assn., Cicero	831,457,768
249	American Savings Bank, Springfield	790,148,322
252	United Savings of America, FS&LA, Chicago	781,883,610
268	Skokie Federal Savings & Loan Assn.	740,500,000
281	Standard Federal Savings & Loan Assn., Chicago	714,427,386
300	Olympic Federal, Berwyn	673,606,000
	Iowa	
231	American Fed. S & L Assn of Iowa, Des Moines	846,539,829
285	United Federal Savings Bank of Iowa, Des Moines	702,187,815
	Kansas	
79	Capitol Federal Savings & Loan Assn., Topeka	1,934,702,000
224	Franklin Savings Assn., Ottawa	870,238,370
276	People Heritage Federal S & L Assn., Marysville	722,911,000
	Kentucky	
247	Great Financial Federal S & L Assn., Louisville	798,175,479
277	Cumberland Federal Savings & Loan Assn., Louisville	722,822,131
	Louisiana	
196	Pelican Homestead & Savings Assn., Metairie	948,188,000
218	Dixie Savings & Loan Assn., New Orleans	883,494,606
	Maine	
209	Peoples Heritage Savings Bank, Portland	906,816,000
215	Maine Savings Bank, Portland	891,402,335
	Maryland	
78	Chevy Chase Savings & Loan Assn.	1,950,881,000
131	Baltimore Federal Financial, FSA	1,316,437,000
153	Loyola Federal Savings & Loan Assn., Baltimore	1,198,567,779
227	Provident Bank of Maryland, Baltimore	861,280,000
278	Standard Federal Savings & Loan Assn., Gaithersburg	722,178,182
	Massachusetts	
151	Boston Five Cents Savings Bank FSB	1,217,990,000
158	Mutual Bank FSB, Boston	1,175,322,000
184	Neworld Bank for Savings, Boston	1,000,000,000
208	Provident Institution for Savings, Boston	907,068,000
251	South Boston Savings Bank, Boston	785,221,000
279	Springfield institution for Savings	717,818,000
	Michigan	
22	First Federal of Michigan, Detroit	4,770,260,000
26	Standard Federal Bank, Troy	3,942,065,809
97	Great Lakes Federal S & L Assn., Ann Arbor	1,598,158,341
204	Detroit & Northern Savings, FA, Hancock	932,105,000
265	First Federal Savings Bank & Trust, Pontiac	741,578,739
	Minnesota	
39	Twin City Federal Savings & Loan Assn., Minneapolis	3,112,645,000
113	Midwest Federal Savings & Loan Assn., Minneapolis	1,486,098,121
133	First Federal Savings & Loan Assn., Minneapolis	1,312,394,546
147	Minnesota Federal Savings & Loan Assn., St. Paul	1,230,259,000
	Mississippi	
295	Unifirst Bank for Savings FA, Jackson	676,686,112
	Missouri	
37	Community Federal Savings & Loan Assn., St. Louis	3,136,894,869
52	Farm & Home Savings Assn., Nevada	2,481,387,212
154	Roosevelt Federal Savings & Loan Assn., Chesterfield	1,197,749,932
181	St. Louis Federal Savings & Loan Assn., Clayton	1,023,518,000
240	Blue Valley Fed. Savings & Loan Assn., Kansas City	819,396,944
260	United Postal Savings Assn., St. Louis	752,518,268
	Nebraska	
122	Commercial Federal Savings & Loan Assn., Omaha	1,361,274,678
176	First Federal Savings & Loan Assn., Lincoln	1,069,486,733
199	American Charter Federal S & L Assn., Lincoln	945,423,000
	Nevada	
210	Nevada Savings & Loan Assn., Las Vegas	903,995,000
216	First Western Savings Assn., Las Vegas	891,358,000
	New Jersey	
13	City Federal Savings & Loan Assn., Elizabeth	6,847,192,000
27	Carteret Savings & Loan Assn., FA, Morristown	3,830,104,000
38	Howard Savings Bank, Newark	3,135,174,000
61	Hudson City Savings Bank, Paramus	2,271,058,665
157	Provident Savings Bank, Jersey City	1,179,850,000
168	Investors Savings & Loan Assn., Millburn	1,127,267,131
190	Collective Federal S & L Assn., Egg Harbor City	963,009,276
200	Lincoln Federal Savings & Loan Assn., Westfield	944,441,600
225	Columbia Savings & Loan Assn., Fair Lawn	866,793,855

Top 300 Thrifts in Geographical Order

Compiled by American Banker Copyright 1985

Rank 6/30/85		Total Deposits 6/30/85
232	Morris County Savings Bank, Morristown	844,313,000
241	Crestmont Federal Savings & Loan Assn., Maplewood	813,191,209
242	Queen City Savings & Loan Assn., Plainfield	805,807,620
273	Jersey Shore Savings & Loan Assn., Toms River	725,363,534
290	Berkeley Fed. Savings & Loan Assn., Millburn	699,394,821
296	Security Savings & Loan Assn., Vineland	675,690,672
	New Mexico	
166	Albuquerque Federal Savings & Loan Assn.	1,135,512,333
236	Sandia Federal Savings & Loan Assn., Albuquerque	832,854,000
	New York	
7	Goldome FSB, Buffalo	9,846,434,667
10	Empire of America FSB, Buffalo	7,364,463,000
11	CrossLand Savings FSB, Brooklyn, New York	7,198,948,000
14	Dime Savings Bank of New York FSB	6,595,843,000
15	Anchor Savings Bank FSB, Northport	5,810,711,016
20	Bowery Savings Bank, New York	4,992,399,000
23	Dollar-Dry Dock Savings Bank, Bronx, New York	4,462,714,000
30	Long Island Savings Bank FSB, Syosset	3,544,568,000
34	First Federal Savings & Loan Assn., Rochester	3,184,897,459
41	Emigrant Savings Bank, New York	3,084,658,104
43	American Savings Bank FSB, New York	3,039,754,000
49	Manhattan Savings Bank, New York	2,626,202,198
53	Seamen's Bank for Savings FSB, New York	2,429,496,000
58	Williamsburgh Savings Bank, Brooklyn, New York	2,307,157,838
63	Green Point Savings Bank, Brooklyn, New York	2,225,513,750
64	Rochester Community Savings Bank	2,209,019,000
66	Lincoln Savings Bank FSB, Brooklyn, New York	2,078,810,377
71	Greater New York Savings Bank, New York	2,033,194,198
77	East River Savings Bank, New York	1,961,733,401
86	Astoria Federal Savings & Loan Assn., Queens, New York	1,770,621,055
96	Albany Savings Bank FSB	1,612,846,638
105	Apple Bank For Savings, New York	1,534,302,000
150	Peoples Westchester Savings Bank, Tarrytown	1,219,182,000
155	East New York Savings Bank, New York	1,196,061,167
164	Syracuse Savings Bank	1,137,903,516
165	Onondaga Savings Bank, Syracuse	1,137,084,000
169	Jamaica Savings Bank FSB, Lynbrook	1,123,952,688
170	Independence Savings Bank, Brooklyn, New York	1,122,997,758
171	Columbia Banking Federal S & L Assn., Rochester	1,100,963,000
173	Fidelity New York, FA, Floral Park	1,084,204,871
206	Ridgewood Savings Bank, Queens, New York	923,943,627
221	Hamburg Savings Bank, Brooklyn, New York	879,693,120
223	Roosevelt Savings Bank, Garden City	874,645,193
253	Eastern Savings Bank, Scarsdale	777,200,403
254	Columbia Federal Savings Bank, Queens, New York	776,248,077
269	Westchester Federal Savings Bank, New Rochelle	740,086,804
272	Roslyn Savings Bank	728,217,670
274	Queens County Savings Bank, Queens, New York	724,794,327
292	Central Federal Savings, FSB, Long Beach	691,500,590
293	Richmond Hill Savings Bank, Floral Park	689,672,000
	North Carolina	
256	First American Savings Bank FSB, Greensboro	772,000,000
270	First Home Federal Savings & Loan Assn., Greensboro	733,944,000
	North Dakota	
180	Metropolitan Federal Bank FSB, Fargo	1,029,260,000
	Ohio	
57	Transohio Savings Bank, FSB, Cleveland	2,341,093,000
92	Citizens Federal Savings & Loan Assn., Dayton	1,702,839,223
95	Broadview Savings & Loan Co., Cleveland	1,617,416,000
123	Cardinal Federal Savings Bank, Cleveland	1,355,025,196
129	Ohio Savings Assn., Cleveland	1,329,326,000
142	Third Federal Savings & Loan Assn., Cleveland	1,262,202,490
144	Gem Savings Assn., Dayton	1,249,806,557
177	First Federal Savings & Loan Assn., Toledo	1,053,674,368
193	Mid-America Federal Savings & Loan Assn., Columbus	954,368,000
195	Diamond Savings & Loan Co., Findlay	950,592,336
201	Buckeye Federal Savings & Loan Assn., Columbus	943,131,463
212	State Savings Bank, Columbus	898,935,382
235	First Federal Savings Bank, Cleveland	835,629,535
244	Eagle Savings Assn., Cincinnati	802,304,860
282	Equitable Federal Savings & Loan Assn., Lancaster	706,018,000
289	Hunter Savings Assn., Cincinnati	700,000,000
	Oklahoma	
149	Sooner Federal Savings & Loan Assn., Tulsa	1,221,747,000
284	Frontier Fed. Savings & Loan Assn., Ponca City	702,786,000

Rank 6/30/85		Total Deposits 6/30/85
	Oregon	
51	Benjamin Franklin Federal S & L Assn., Portland	2,490,367,959
112	Far West Federal Bank, Portland	1,494,873,000
	Pennsylvania	
4	PSFS, Philadelphia	12,506,138,000
40	Atlantic Financial Federal, Bala Cynwyd	3,095,596,000
73	Dollar Bank FSB, Pittsburgh	2,004,250,686
83	First Federal Savings & Loan Assn., Pittsburgh	1,884,729,981
89	Hill Financial Savings Assn., Red Hill	1,727,600,619
101	Beneficial Savings Bank, Philadelphia	1,556,061,000
140	Germantown Savings Bank, Bala Cynwyd	1,268,994,744
143	Horizon Financial, FA, Southampton	1,250,908,000
175	Landmark Savings Assn., Pittsburgh	1,072,875,000
233	Commonwealth Federal S & L Assn., Norristown	843,152,000
299	Home Unity Savings & Loan Assn., Lafayette Hill	673,853,000
	Puerto Rico	
250	First Federal Savings Bank, Santurce	786,156,775
	Rhode Island	
90	Old Stone Bank FSB, Providence	1,715,735,000
187	Citizens Savings Bank FSB, Providence	983,633,118
	South Carolina	
135	First Federal Savings & Loan Assn., Greenville	1,304,342,192
258	American Federal Bank FSB, Greenville	762,188,000
262	Security Federal Savings & Loan Assn., Columbia	750,213,000
	Tennessee	
132	Leader Federal Savings & Loan Assn., Memphis	1,313,160,016
266	Fidelity Federal Savings & Loan Assn., Nashville	741,368,912
286	Metropolitan Federal S & L Assn., Nashville	701,077,891
294	Home Federal Savings Bank of Tennessee, Knoxville	679,512,923
	Texas	
42	Gibraltar Savings Assn., Houston	3,058,489,000
48	United Savings Assn., Houston	2,646,076,000
50	First Texas Savings Assn., Dallas	2,514,001,755
54	Sunbelt Savings Assn., Dallas	2,372,372,000
55	University Savings Assn., Houston	2,369,938,930
87	Dallas Federal Savings & Loan Assn.	1,756,878,383
94	San Antonio Savings Assn.	1,622,287,711
108	Lamar Savings Assn., Austin	1,517,911,000
109	San Jacinto Savings Assn., Houston	1,511,819,000
110	Benjamin Franklin Savings Assn., Houston	1,510,766,806
114	Independent American Savings Assn. Irving	1,467,058,000
119	Bright Banc Savings Assn., Dallas	1,375,247,000
139	Gill Savings Assn., Hondo	1,269,881,889
159	Guardian Savings & Loan Assn., Dallas	1,169,146,000
163	Western Savings Assn., Gatesville	1,141,398,000
198	Guaranty Federal Savings & Loan Assn., Galveston	945,585,000
203	Commonwealth Savings Assn., Houston	934,485,992
207	Vernon Savings & Loan Assn.	909,014,311
228	City Savings & Loan Assn., San Angelo	857,263,000
234	State Savings & Loan Assn., Lubbock	837,006,000
255	Mainland Savings Assn., Houston	772,147,439
267	Murray Savings, FS&LA, Dallas	740,990,000
280	First Federal Savings & Loan Assn., Austin	717,784,983
287	Commodore Savings Assn., Stamford	700,305,000
288	Commerce Savings Assn., Dallas	700,304,747
	Utah	
72	American Savings & Loan Assn., Salt Lake City	2,023,784,000
	Virginia	
46	Perpetual American Bank, FSB, McLean	2,774,858,814
146	Dominion Federal Savings & Loan Assn., McLean	1,236,974,515
261	Continental Federal Savings & Loan Assn., Fairfax	752,444,000
	Washington	
33	Washington Mutual Savings Bank, Seattle	3,213,263,000
91	Pacific First Federal Savings Bank, Tacoma	1,712,570,626
264	Washington Federal Savings & Loan Assn., Seattle	744,668,000
291	Capital Savings Bank FA, Olympia	694,151,000
	Wisconsin	
145	Security Savings & Loan Assn., Milwaukee	1,246,413,893
194	First Savings Association of Wisconsin, Milwaukee	951,606,825
220	Anchor Savings & Loan Assn., Madison	879,810,260
246	Mutual Savings & Loan Assn. of Wisconsin, Milwaukee	798,569,911

Summary of Thrift Survey Findings

Compiled by American Banker Copyright 1985

The Top 10 Deposit Gainers Among the Top 300 Thrifts

(Dollar Amounts in Millions)	Deposits 6/30/85	Deposits 12/31/84	Percent Increase	Thrift Rank
1 Sunbelt Savings Assn., Dallas	2,372.4	1,190.4	99.3	54
2 Hunter Savings Assn., Cincinnati	700.0	455.9	53.5	289
3 Guaranty Fed. Savings & Loan Assn., Galveston, Tex.	945.6	616.7	53.3	198
4 Sandia Fed. Savings & Loan Assn., Albuquerque, N.M.	832.9	544.7	52.9	236
5 Household Bank FSB, Westminster, Calif.	883.3	587.3	50.4	219
6 Silverado Banking Savings & Loan Assn., Denver	1,038.9	705.5	47.3	179
7 Great American First Savings Bank, San Diego, Calif.	5,072.5	3,559.0	42.5	19
8 Murray Savings, FS&LA, Dallas	741.0	522.1	41.9	267
9 Independent American Savings Assn., Irving, Tex.	1,467.1	1,043.8	40.5	114
10 First Federal Savings & Loan Assn., Austin, Tex.	717.8	527.3	36.1	280

The Top 10 Net Worth-to-Assets Ratios Among the Top 300

(Dollar Amounts in Millions)	Net Worth 6/30/85	Assets 6/30/85	Percent %	Deposit Rank
1 Citicorp Savings of Florida, FS&LA, Miami	919.6	3,192.6	28.80	74
2 Citicorp Savings, FS&LA, San Francisco	812.2	4,173.1	19.46	45
3 Citizens Savings Bank, Providence, R.I.	226.9	1,230.1	18.45	187
4 Citicorp Savings of Illinois, FS&LA, Chicago	662.8	4,445.0	14.91	29
5 Washington Fed. Savings & Loan Assn., Seattle	126.9	1,015.2	12.50	264
6 Jamaica Savings Bank FSB, Lynbrook, N.Y.	140.7	1,291.1	10.90	169
7 South Boston Savings Bank, Boston	88.7	914.4	9.70	251
8 Gibraltar Savings Assn., Houston	385.4	4,201.0	9.17	42
9 Midland/Western Fed. Savings & Loan Assn., Denver	282.5	3,112.7	9.08	56
10 Springfield Institution for Savings, Mass.	73.4	831.6	8.83	279

The 10 Largest Deposit Losers Among the Top 300 Thrifts

(Dollar Amounts in Millions)	Deposits 6/30/85	Deposits 12/31/84	Percent Decrease	Thrift Rank
1 Beverly Hills Savings, FS&LA	1,794.0	2,297.2	21.9	85
2 California Fed. Savings & Loan Assn., Los Angeles	12,269.8	14,283.6	14.1	5
3 Gibraltar Savings, Beverly Hills	5,537.1	6,382.9	13.3	17
4 American Savings & Loan Assn., Stockton, Calif.	17,943.4	20,326.6	11.7	2
5 Sooner Fed. Savings & Loan Assn., Tulsa, Okla.	1,221.7	1,320.0	7.4	149
6 Coast Savings & Loan Assn., Los Angeles	4,420.0	4,702.5	6.0	25
7 Pacific Savings Bank, Costa Mesa, Calif.	1,273.5	1,354.0	5.9	137
8 Citicorp Savings of Florida, FS&LA, Miami	1,980.6	2,105.3	5.9	74
9 American Savings & Loan of Florida, Miami	2,274.6	2,416.0	5.9	60
10 Dollar Bank FSB, Pittsburgh	2,004.3	2,127.1	5.8	73

The 10 Lowest Net Worth-to-Asset Ratios Among the Top 300

(Dollar Amounts in Millions)	Net Worth 6/30/85	Assets 6/30/85	Percent %	Deposit Rank
1 Central Federal Savings, FSB, Long Beach, N.Y.	4.4	852.5	0.51	292
2 Central Savings & Loan Assn., San Diego, Calif.	15.0	2,339.7	0.64	93
3 Lincoln Savings Bank FSB, Brooklyn, New York	17.7	2,287.4	0.77	66
4 Williamsburgh Savings Bank, Brooklyn, New York	22.8	2,448.7	0.93	58
5 Horizon Federal Savings Bank, Wilmette, Ill.	11.7	1,136.3	1.03	186
6 Lincoln Fed. Savings & Loan Assn., Westfield, N.J.	13.2	1,264.9	1.04	200
7 Bowery Savings Bank, New York	56.0	5,321.3	1.05	20
8 American Savings & Loan Assn., Stockton, Calif.	303.0	27,731.3	1.09	2
9 City Fed. Savings & Loan Assn., Birmingham., Ala.	9.0	803.5	1.12	283
10 American Savings Bank, Springfield, Ill.	11.8	1,040.6	1.14	249

State Totals of the Top 300 Thrifts

No. of Thrifts		Total Deposits	No. of Thrifts		Total Deposits	No. of Thrifts		Total Deposits
3	Alabama	$2,712,918,004	2	Louisiana	1,831,682,606	16	Ohio	18,702,362,410
6	Arizona	11,405,736,924	2	Maine	1,798,218,335	2	Oklahoma	1,924,533,000
3	Arkansas	3,532,655,795	5	Maryland	6,049,343,961	2	Oregon	3,985,240,959
41	California	169,074,480,437	6	Massachusetts	5,803,419,000	11	Pennsylvania	27,884,159,030
5	Colorado	7,454,132,928	5	Michigan	11,984,167,889	1	Puerto Rico	786,156,77515
8	Connecticut	13,484,762,971	4	Minnesota	7,141,396,667	2	Rhode Island	2,699,368,118
1	Delaware	829,582,000	1	Mississippi	676,686,112	3	South Carolina	2,816,743,192
3	District of Columbia	2,512,561,444	6	Missouri	9,411,465,225	4	Tennessee	3,435,119,742
28	Florida	41,932,215,270	3	Nebraska	3,376,184,411	25	Texas	35,418,157,946
4	Georgia	6,159,768,000	2	Nevada	1,795,353,000	1	Utah	2,023,784,000
1	Hawaii	1,228,821,145	15	New Jersey	25,728,651,383	3	Virginia	4,764,277,329
16	Illinois	24,079,706,692	2	New Mexico	1,968,366,333	4	Washington	6,364,652,626
2	Iowa	1,548,727,644	40	New York	98,842,637,512	4	Wisconsin	3,876,400,889
3	Kansas	3,527,851,370	2	North Carolina	1,505,944,000			
2	Kentucky	1,520,997,610	1	North Dakota	1,029,260,000		Totals for Top 300 Thrifts	$584,628,650,684

Breakdown of Top 300 Thrifts by Charter Type

	— Savings & Loans —			—Savings Banks —		
Date	*Total Number*	*Mutual S&Ls*	*Stock S&Ls*	*Total Number*	*Mutual Sav Bks.*	*Stock Sav Bks.*
June 30, 1985	207	98	109	93	68	25
Dec. 31, 1984	205	105	100	95	71	24
June 30, 1984	209	116	93	91	71	20
Dec. 31, 1983	207	123	84	93	80	13

Breakdown of Top 300 Thrifts by Deposit Insurer

Date	*FDIC*	*FSLIC*	*State*
June 30, 1985	56	246	0
Dec. 31, 1984	57	242	1
June 30, 1984	65	234	1
Dec. 31, 1983	65	233	2

American Banker

The Daily Financial Services Newspaper

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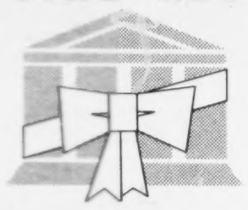
TODAY

AN AMERICAN BANKER
SPECIAL REPORT



Stable and Failing: The number of new state thrifts that opened for business in the first half of this year — 34 — was the same as in 1984, but the number of new commercial bank openings declined to 149 in the first half of this year, from 183 the year before, according to an *American Banker* survey of new financial institutions... ..... **9**

Who Opened Up in the First Half... 10

Profiles: New banks range from the one born in a log cabin in Clearwater River Valley, Mont., to an infant institution in cosmopolitan Miami, Fla. In between is a labor-owned bank in Albuquerque, N.M..... **16**

PRICEY MARKET: If Security Pacific Corp.'s experience is any indication, out-of-state banks seeking to acquire institutions in Arizona will likely find the prices dear..... **1**

HIGH WIRE ACT: Confidence men posing as Federal Reserve employees have been telephoning banks and corporations trying to get information to initiate fraudulent wire transfers..... **1**

CENTENNIAL SEIZURE: Regulators seized control of Centennial Savings and Loan Association, Santa Rosa, Calif., and began an investigation...**1**

OLIGOPOLISTS? Citicorp accused the securities industry of trying to "protect its extraordinarily profitable oligopoly."..... **2**

INTERNATIONAL BRIEFING: Brazil's bank advisory committee agreed to recommend to the country's 700 international bank creditors an extension for trade and interbank facilities... ..... **2**

SPECIALIZED FUNDS: Fidelity Investments will add seven new mutual funds, each with a portfolio of stocks from a specific industry..... **2**

WESTSIDE LOSS: Westside Bancorp., Seattle, reported a loss of $32.7 million for the quarter ended June 30, leaving the thrift holding company with a negative net worth of $29.5 millio..... **3**

COMMUNITY S&L UPDATE: Community Savings & Loan Association officers and its Epic real estate subsidiaries continued to negotiate with potential buyers or merger partners... ..... **3**

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COMMENT: Fifty years ago this week, the Banking Act of 1935 transformed the Federal Reserve into a true central bank..... **4**

BACK PAGE: Flying got Dick Smart into banking..... **24**

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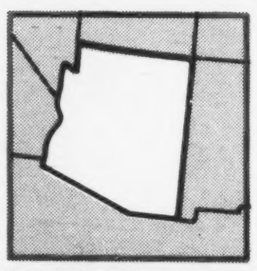
Arizona Banks Likely to Be Costly

Security Pacific's Purchase Heralds Seller's Market in Hot Clime

By BART FRAUST

The acquisition cannot be completed for another 14 months, but Security Pacific Corp. believes that by the time it gets to Phoenix, Arizona Bancwest Corp. will be waiting.



ARIZONA

And why shouldn't it wait? There's $480 million in cash — worth well over twice its book value and 20 times its 1984 earnings — payable to Arizona Bancwest shareholders when the Los Angeles banking giant arrives in Phoenix.

High entry fees are likely to be the norm in Arizona for a variety of reasons, including:

- A liberal interstate banking law that opens Arizona banks for bidding to banks from anywhere in the United States.
- A robust economy.
- The scarcity of banks in the state.
- A favorable earnings outlook for Arizona's largest bank holding companies.

This is the second acquisition of a large Arizona depository institution in the last

➡ Arizona: Page 18

Board Vows to Aid Criminal Probes Following Seizure of California S&L

By ROBERT LUKE

LOS ANGELES — Federal Home Loan Bank Board officials said they will cooperate with state and federal law enforcement agencies in any investigation of possible criminal violations at Centennial Savings and Loan Association in Santa Rosa, Calif., which regulators seized late Tuesday.

Thrifts

The Bank Board also announced plans to conduct its own probe of the $404.6 million-asset thrift to determine if lawsuits should be brought to recover losses sustained by the Federal Savings and Loan Insurance Corp. when the institution collapsed.

Regulators said an examination of the association, which is still under way, revealed many federal regulation violations, including violation of the limit on loans to one customer.

Centennial Savings is the latest in a string of troubled thrifts seized by federal regulators in recent months. Last week, a Bank Board official said the agency was trying to speed up the process of taking action against about 50 institutions that are insolvent or only marginally solvent.

Centennial also is the sixth insolvent institution this year that has been handled under the Bank Board's new policy of management consignment. Under this procedure, the Bank Board has chartered a new federal mutual association of the same name to take over the failed institution and resume operations.

At the same time, the FSLIC has hired a team of managers from Great Western Savings and Loan Association, Beverly Hills, to handle Centennial's

➡ Centennial: Page 23

Fed Warning On West Coast Wire Fraud

Says Con Artists Phone Firms To Get Access to Secret Data

By TOM FERRIS

NEW YORK — Con artists posing as Federal Reserve employees have been telephoning banks and corporations trying to get information to initiate fraudulent wire transfers, the Federal Reserve Bank of San Francisco has warned.

A letter sent last week to banks in its district revealed that several attempts to get secret data were made in recent months.

"We must be alert to all efforts to penetrate" funds-transfer systems, the San Francisco Fed wrote.

In some cases, callers claiming to work for the Fed asked corporate officers for passwords and other information needed to authorize funds transfers over the telephone, the letter said. Other times, someone identifying himself as a branch officer telephoned a bank's wire-transfer department to request a funds transfer from the head office to a valid account in another district.

None of the fraudulent attempts was successful, said Richard T. Griffith, first vice president of the San Francisco Fed, in a telephone interview. He said he was not aware of any arrests, but noted that the Federal Bureau of Investigation is probing the incidents.

Schemes to send fraudulent wire transfers are not rare, Mr. Griffith said. But between May and July, "we became aware of four or five attempts, and that is more than usual."

The common thread was the ruse of posing as a Fed employee. Telephone callers, claiming to be installing an ad-

➡ Alert: Page 6

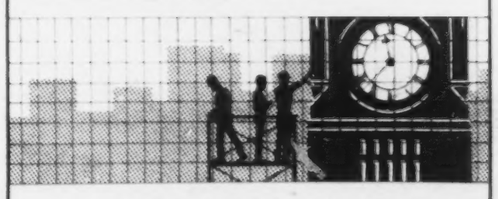
"There is nothing sinister in so arranging one's affairs to keep taxes as low as possible. Everybody does so, rich and poor; and all do right, for nobody owes any public duty to pay more than the law demands: taxes are enforced exactions, not voluntary contributions. To demand more in the name of morals is mere cant."

Judge Learned Hand

NUVEEN

John Nuveen & Co. Incorporated, Investment Bankers
Chicago, New York and Principal Cities

Indianapolis' past has a future.



Two Indianapolis landmarks, Circle Theatre and Union Station, have bright futures thanks to the Regional Center Planning Committee's guidelines for downtown development. The key to the Center's progress stems from citizen participation in the downtown planning process. This public/private partnership is responsible for the stimulation of downtown revitalization, a factor in our city winning the All America City Award. Indiana's largest bank, American Fletcher, is proud to be a part of Indianapolis, planning for tomorrow today.

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AN AMERICAN BANKER SPECIAL REPORT

PULL OUT AND SAVE

Rate of State Thrift Openings Stable, But Commercial Bank Start-Ups Fall

Insurance Moratorium Is No Deterrent; Comptroller's Denial Rate Is Up

By MARK BASCH

NEW YORK

DESPITE A MORATORIUM on deposit insurance applications for state-chartered thrift institutions in Florida, California, and Texas, the number of new state thrifts that opened for business in the first half of this year was the same as in 1984.

Meanwhile, the number of new commercial bank openings declined to 149 in the first half of this year, from 183 the year before, according to an *American Banker* survey of new financial institutions.

The survey shows that that 34 new state-chartered thrifts opened up in the first six months of 1985, the same as in the year-earlier period. In addition, 13 new federally chartered thrifts opened in 1985, compared with only four a year earlier.

In the three states affected by the moratorium, only California had fewer state thrift openings this year. Twelve new savings institutions opened in California, down from 19 in the first half of 1984.

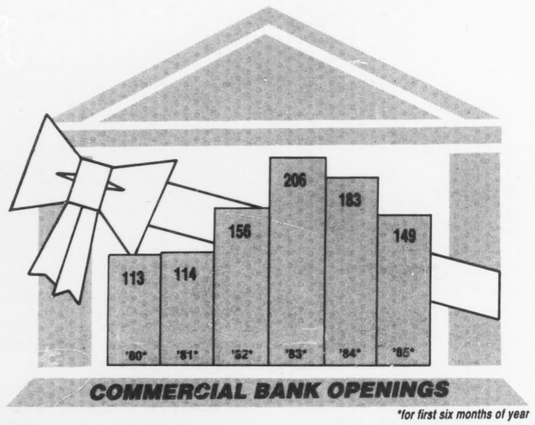
But seven new state-chartered thrifts opened in Texas this year, up from two the year before. And Florida had five new state-chartered savings institutions, up from three in 1984.

Earlier this year, the Federal Home Loan Bank Board stopped processing deposit insurance applications for new state-chartered thrifts in the three states in a dispute over state examinations of the new thrifts. The Bank Board has reached agreements with state regulators in Florida and Texas that ended the moratorium, but no agreement has been announced in California.

But even if the moratorium is lifted, California might still see a slowdown in new state-chartered savings and loans. "I seriously have my doubts that it will make a lot of difference," said Ronald B. Matson, a Los Angeles savings and loan consultant.

Mr. Matson said that, although there is a huge backlog of thrift applications in California, "over one-half of the new charter [applications] are inactive."

He said that as of May 30 there were 68 new charter applications pending in the state; 64 that had been approved by the state but had not been submitted to the Bank Board for approval of deposit insurance; 45 awaiting approval for insurance by the Bank Board, and 18 that had received conditional approval for insurance, but had not opened.



Most of the new federally chartered thrift openings this year have been in the Bank Board's southeast district, where nine new federal institutions opened. This included six new federally chartered institutions in Florida.

Forty-six new national banks opened in Texas, compared with 61 in 1984, while nine new state banks opened, up from seven the year before.

Florida was second in new commercial bank openings with 19, up from 18 the year before. California was third with 12 new banks, down from 27 in 1984.

One of the reasons for the lower number of openings is that the rate of application denials by the Comptroller of the Currency has increased, Mr. Sartain said.

He said that the denial rate in the Comptroller's southwest district has been about 40% this year, up from 23% last year. That figure is significantly higher than the 1982 denial rate of 1.5%, and the 1983 rate of 9.7%.

Nationally, the denial rate has been about 22% this year.

"The Comptroller's office is worried about new banks," he said. "A large number of banks formed in the last three or four years have gotten in trouble."

In examining new bank applications, the Comptroller's office has been more careful in checking on the people applying for new banks and on whether the area may be already overbanked, he said.

Mr. Matson also points out that many of problem thrift institutions turn out to be new institutions. In a recent report, he said, "it has been cited that 60% of the current significant regulatory problems in California result from associations that were either chartered or experienced a change of control in the 1980s."

Mr. Sartain does not see the increase in denials for commercial banks as a temporary trend. "I think it's in the wind for quite awhile," he said.

The downward part of the cycle actually began last year. The number of new bank openings declined from 206 in the first half of 1983 to 183 in the same period in 1984. Previous to that, the number of openings had increased each year since 1980.

The pace of new commercial bank openings has been decreasing this year, led by a slowdown in Texas, home of nearly half the new federally chartered commercial banks in recent years. "About a month ago, they hit a stone wall," said John B. Sartain, a Dallas consultant who specializes in new banks.

A Cyclical Theory

Deborah Bateman, a Phoenix consultant on new banks, sees the decline in new bank openings as part of a cyclical trend. While the number of new banks increased each year from 1980 to 1984, Ms. Bateman said de novo activity is on a downswing that may not turn around until 1990.

"As the number of new banks increase, the market becomes saturated," Ms. Bateman said. "Investors become less available," and "good CEOs may not be available."

"On the downside [of the cycle], you've got your mergers and acquisitions," rather than new bank activity, she said.

The downward part of the cycle actually began last year. The number of new bank openings declined from 206 in the first half of 1983 to 183 in the same period in 1984. Previous to that, the number of openings had increased each year since 1980.

Ms. Bateman said the current down cycle may last five to seven years, and then de novo activity will "start all over again."

New credit union activity is also on a downswing this year. The number of new credit unions chartered by the National Credit Union Administration declined sharply to 16 in the first six months of this year, compared with 57 in the first half of 1984.

JoAnn Ewalt, spokeswoman for the NCUA, said the decline can be attributed to a lack of need for new credit unions."People have greater latitude in joining other credit unions," she said. "In many cases, there's no need to start up a new one." ■

List Drawn from Governmental, Private Data Sources

The *American Banker* listing of new financial institutions was compiled from several sources:

The commercial bank listings were drawn from data supplied by the Comptroller of the Currency, the Federal Reserve Board, state banking departments, and individual new banks.

The thrift listings were compiled from data supplied by the Federal Home Loan Bank Board, state savings and loan departments, and individual new thrifts.

The credit union listing was compiled from data published by the National Credit Union Administration.

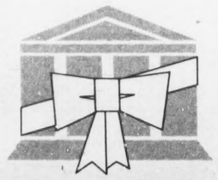
The institutions are listed by name and city. The second line of the listing has the mailing address, followed by the zip code. The third line has the name of an officer of the institution, followed by the telephone number.

The *American Banker* will continue to publish listings of new financial institutions periodically. While every effort is made to compile as complete a list as possible from sources listed above, some institutions may be missed.

Any new institutions that wish to be included in future listings, or institutions that were missed in this listing, should send the following information to the *American Banker:* name of the bank, address, phone number, date opened, initial capitalization, and the name of the bank president.

The information should be sent to: Mark Basch, Staff Writer, *American Banker,* One State Street Plaza, New York, N.Y., 10004.

— Joseph F. Perez contributed to the research for this listing.



AN AMERICAN BANKER SPECIAL REPORT

Who Opened Bank Doors in First Half of 1985

Alabama	Date Opened	Initial Capital
New South Federal Savings Bank, Irondale 2000 Crestwood Blvd, 35210 A. Winston Porter, president, (205) 951-1000	April 16	$3,000,000
Valley State Bank, Russellville Box 1234, 35653 Dennis Upchurch, president, (205) 332-3600	April 1	$1,500,000

Arizona	Date Opened	Initial Capital
Columbia Bank, Avondale 11 West Van Buren, 85323 Ben de St. Croix, president, (602) 932-1155	March 18	$2,000,000
First Business Bank, Phoenix 2828 North Central Ave., 85004 Jack Wertheim, president, (602) 266-2600	April 15	$4,630,000
Sentinel Savings & Loan Association, Phoenix 5055 N. 32nd St., 85018 David A. Dennerline, president, (602) 957-9579	Jan. 2	$4,200,000
Union Savings & Loan Association, Phoenix 1846 E. Camelback Rd. M. Elliot Riviere, president, (602) 274-1000	March 20	$3,000,000
Fidelity Bank, Scotsdale 7139 East Shey Blvd., 85254 Tom Nachod, president, (602) 951-9600	June 3	$2,600,000
Tuscon Savings & Loan, Tucson 6298 E. Grant Rd., 85712 Don Kroh, president, (602) 721-9334	Jan. 14	$3,000,000

Arkansas	Date Opened	Initial Capital
First National Bank, Clinton Highway 65B and 65N John F. Peterson, president, (501) 745-8200	April 8	$1,300,000

California	Date Opened	Initial Capital
Eastern Savings Bank, Alhambra 328 W. Valley Blvd., 91803 Richard A. Arthur, president, (818) 308-9388	March 25	$2,000,000
Stockdale Savings and Loan Association, Bakersfield 5151 Stockdale Highway, 93309 Charles White, president, (805) 833-9394	Feb. 23	$2,000,000
California Professional Savings and Loan Association, Beverly Hills 8601 Wilshire Blvd., 90211 William Powell, president, (213) 657-0901	April 18	$2,547,000
Burlingame Bank and Trust Co., Burlingame 350 Primrose Rd. Jeffrey W. Gardiner, president, (415) 348-2500	March 28	$4,250,000
Seapointe Savings and Loan Association, Carlsbad 2504 El Camino Real, Suite C, 92008 Stan Reed, president, (619) 729-0994	April 18	$3,020,750
Clear Lake National Bank, Clearlake Box 1840, 95422 Brandt N. Peterson, president, (707) 995-0329	April 22	$1,775,820
Concord Commercial Bank, Concord 2118 Willow Pass Rd. J. Nolan Stockton, president, (415) 798-2233	April 29	$5,089,180

CALIFORNIA	Date Opened	Initial Capital
Cupertino National Bank, Cupertino Box 1350, 95015 C. Donald Allen Jr., president, (408) 996-1144	May 10	$3,000,000
Downey National Bank, Encinatas Box 159, 90241 C. Richard Holmes, president, (213) 862-2311	June 17	$3,000,000
U.S. Community Savings Bank, Encinatas 515 Encinatas Blvd., 92024 Harold Grimstad, president, (619) 753-4663	Jan. 4	$2,000,000
Financial Savings and Loan Association, Fresno 1100 West Shaw Ave., 93711 Donald J. Schafer, president, (209) 432-7500	June 25	$3,000,000
Beach Savings and Loan Association, Huntington Beach 10045 Adams Ave., 92646 Alfred Puchner, president, (714) 964-6636	June 13	$2,000,000
Century City Savings and Loan Association, Los Angeles 1875 Century Park East, 90067 Jack Stube, president, (213) 277-5270	April 1	$2,000,000
Citicorp Trust NA, Los Angeles 444 South Flower St. Alexander M. Anderson, president, (213) 745-3500	March 11	$1,200,000
John Muir National Bank, Martinez Box 551, 94553 Martin R. Sorenson, president, (415) 229-0803	Feb. 4	$3,158,600
The Vintage Bank, Napa 1808 Soscol Ave. Frank A. Rowley, president, (707) 257-8585	Jan. 21	$3,330,910
Pioneer Savings and Loan, Newport Beach 120 Newport Center Dr., 92660 Robert J. Pelletier, president, (714) 644-8200	Jan. 4	$2,000,000
Novato National Bank, Novato Box 825, 94947 Henry B. Jamison, president, (415) 898-2265	April 1	$4,000,000
Malaga Savings and Loan Association, Palos Verdes Estates 2514 Via Tejon, 90274 R. Eric P. Allan, president, (213) 373-9831	March 14	$3,000,000
Country National Bank, Redding Box 4381, 96049 Gerald E. Mosher, president, (916) 223-3307	March 11	$2,500,000
Mission Savings and Loan Association, Riverside 4860 La Sierra Ave., 92505 Andrew Herrity, president, (714) 359-4700	May 7	$3,008,000
Commerce Savings Bank, Sacramento 1545 River Park Dr., 95815 John T. Jones, president, (916) 922-9500	May 6	$4,000,000
National Bank of the Redwoods, Santa Rosa 21 Santa Rosa Ave., 95404-4903 Patrick R. Kilkenny, president, (707) 579-2233	Jan. 24	$4,006,550
Sonoma National Bank, Santa Rosa 801 Fourth St., 95404 Carleton G. Flynn, president, (707) 579-2265	Jan. 25	$2,800,000

Colorado	Date Opened	Initial Capital
The First National Bank of Castle Rock, Castle Rock 120 South Wilcox St., 80104 W. Paul Summers, president, (303) 688-2222	Feb. 11	$1,000,000

State Breakdown Of Who Opened Doors in the First Half

	National Banks	National Thrifts	National Credit Unions	State Banks	State Thrifts
Alabama	0	1	0	1	0
Alaska	0	0	0	0	0
Arizona	0	0	0	3	3
Arkansas	1	0	0	0	0
California	9	0	2	3	12
Colorado	6	0	0	2	0
Connecticut	1	0	0	2	1
Delaware	0	0	0	1	0
Florida	10	6	1	9	5
Georgia	2	0	0	2	2
Hawaii	0	0	0	0	0
Idaho	0	0	0	0	0
Illinois	1	0	2	0	0
Indiana	0	0	1	0	0
Iowa	0	0	0	0	0
Kansas	4	0	0	0	0
Kentucky	0	0	0	0	0
Louisiana	1	1	0	0	0
Maine	0	0	0	0	0
Maryland	1	0	0	0	2
Massachusetts	0	0	0	1	0
Michigan	1	0	0	1	0
Minnesota	0	0	0	0	0
Mississippi	0	0	0	0	0
Missouri	1	0	0	2	0
Montana	0	0	0	1	0
Nebraska	1	0	0	0	0
Nevada	0	0	0	0	0
New Hampshire	0	0	0	1	0
New Jersey	1	0	0	1	0
New Mexico	2	0	0	0	1
New York	0	0	3	2	0
North Carolina	0	0	0	2	0
North Dakota	0	0	0	0	0
Ohio	0	0	1	1	0
Oklahoma	4	0	0	0	0
Oregon	0	0	0	0	0
Pennsylvania	2	0	2	3	0
Rhode Island	0	0	0	0	0
South Carolina	2	0	0	0	0
South Dakota	0	0	0	0	0
Tennessee	1	0	0	1	0
Texas	46	3	0	9	7
Utah	0	0	0	0	0
Vermont	0	0	0	0	0
Virginia	0	2	1	3	1
Washington	0	0	0	0	0
West Virginia	0	0	3	0	0
Wisconsin	0	0	0	1	0
Wyoming	0	0	0	0	0
Total	**97**	**13**	**16**	**52**	**34**